

Chubb Statutory Liability Insurance Policy

Fact Sheet

CHUBB®



Statutory Liability provides legal defence protection and cover for allegations of an unintentional breach of most New Zealand Acts, including any penalties incurred and the costs of defending the allegation.

About this Factsheet

This factsheet relates to the Chubb Statutory Liability Insurance Policy and is issued by Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924). It provides you with a factual summary of the key features and exclusions of the Chubb Statutory Liability Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Chubb Statutory Liability Insurance Policy, which sets out the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability, having regard to your own circumstances, before making any decisions about this insurance policy and contact your financial adviser to obtain financial advice as required.

Key Features

- Coverage for fines arising from an unintentional breach of most New Zealand Acts including the Resource Management Act, Building Act.
- Coverage for sentences of reparations arising from a breach of the Health & Safety at Work Act 2015.
- Coverage includes legal costs and necessary expenses to defend an allegation where prosecution could lead to a fine or sentence of reparation cover by the policy.

Key Exclusions

- Coverage excludes where it is illegal for Chubb to indemnify the insured, such as a fine under the Health and Safety at Work Act 2015.
- Arising out of any civil claim or proceeding, however this does not apply to private prosecutions under the Health and Safety at Work Act 2015.
- Coverage is limited to New Zealand territory and excludes judgements made by a court outside New Zealand.

About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurer. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

Chubb is defined by its extensive product and service offerings, broad distribution capabilities and exceptional financial strength.

Why Chubb?

- **Leadership** - Chubb has been committed to protecting New Zealand businesses for over 40 years. Chubb leverages global expertise and local acumen to tailor insurance solutions for a diverse group of clients. This includes large multinational companies, local corporates and SMEs, individuals with substantial assets to insure and consumers purchasing travel insurance.
- **Protection** - The true measure of an insurer is how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss - with integrity, empathy, promptness and fairness - and to reach mutually agreeable outcomes.
- **Endurance** - Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by leading insurance rating services.

More information can be found at www.chubb.com/nz.

Contact Us

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