

Chubb Premier Travel Cover

Policy Wording

CHUBB®

Travel Tips To Stay Healthy

CHUBB®



Before You Travel

- Take out travel insurance before you leave home. You never know when a medical or dental emergency could occur.
- Visit your doctor and dentist for a general check-up before you leave. Ask about any vaccinations relevant to your destination. Ensure your regular vaccinations such as the flu shot and tetanus shot are up to date. Get your doctor to print a list of all your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from your main luggage.
- Pack a week's supply of your regular medications in your carry-on luggage. This way, if your luggage is lost or delayed you won't have any concern over taking your medication as required.

While You Are Travelling

- Drink plenty of water on your flight to stay hydrated. Avoid alcohol and caffeine, as these can dehydrate you faster. Use moisturiser to prevent your hands from drying out.
- Deep Vein Thrombosis (DVT) commonly affects the elderly and those with heart disease or circulatory problems. Sitting still for long periods of time (such as on a plane) can increase these risks.

In Case of Emergency

- Find out the emergency services contact numbers for the regions you are travelling in. Record the numbers for police, ambulance, your travel insurance provider and the nearest New Zealand Embassy.
- Make a photocopy of your passport and travel documents including travel insurance policy, travellers cheques, visas and credit cards. Carry a copy with you, separate from your main luggage and leave a copy with a family member or friend at home.

These travel tips are intended as general information only, they do not take into consideration your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.

General Enquiries

If You have any questions about Your Policy, You can either:

- Email Chubb at cx.travel.nz@chubb.com
- Call Chubb on 0800 326 744 (Monday to Friday 10:30am-7:00pm)

Claims

For details on how to make a claim and obtain a claim form either:

- Visit <https://www.chubbpriemiertravel.com/NZ/Claims>; or
- Call Chubb 0800 326 744 (Monday to Friday 10:30am-7:00pm)

Chubb Assistance

Chubb Assistance is a twenty-four (24) hour emergency service available to you. In the Event of a medical or similar emergency simply phone +64 9 374 1774 and get immediate help from their professional team in locating and receiving medical assistance in Your local area. This service also extends to provide non-medical assistance.

Where Your claim is excluded or falls outside the Policy coverage, Chubb Assistance will still be able to provide you with non-financial assistance if required.

www.chubbassistance.co.nz

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by ChubbAssistance will not in itself be an admission of liability. Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country and accordingly, it is not always possible to have control over these factors. In those circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

Contents

Important Information About This Policy Wording.....	5
About the Insurer.....	6
Fair Insurance Code.....	6
Chubb Assistance.....	7
Duty of Disclosure.....	7
The Meaning of Certain Words.....	8
Pre-Existing Medical Conditions.....	8
Eligibility Criteria.....	9
Benefits.....	12
Premium.....	23
General Exclusions.....	23
Cooling Off Period.....	25
Cancellation of Your Policy.....	25
General Conditions.....	25
Claims.....	26
Complaints and Dispute Resolution.....	26
Privacy Statement.....	27
Updating Our Policy Wording.....	28
Definitions.....	29
About Chubb in New Zealand.....	32
Contact Us.....	32

Important Information about this Policy Wording

This document is Our insurance Policy Wording. It has been prepared to assist You in understanding Chubb Premier Travel Cover and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

The Policy Wording must be read with Your Certificate of Insurance as together the documents form Your Policy and confirm the cover You have purchased including the terms, conditions and exclusions. The Certificate of Insurance will show Your Trip Type, Geographical Region (covered location(s)), duration of cover and the Insured Person(s).

This Policy Wording is comprised of two contracts. The first contract provides cover for Loss of Deposits and Cancellation Charges under Benefit section 4. The second contract provides indemnity for the balance of cover (Benefit sections 1, 2, 3, 5-18) under this Policy Wording. For the purpose of this Policy Wording, and all accompanying materials, the two contracts will be referred to and considered as one Policy document. All other provisions apart from the coverage sections apply to both contracts.

Other documents may form part of Our Policy and if they do, We will tell You in the relevant document.

General Advice Warning

Any general advice that may be contained within this Policy Wording or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

Preparation Date

This Policy Wording was prepared on 24 June 2016.

About the Insurer

Chubb Insurance New Zealand Limited (Company No. 104656, FSP No.35924) (Chubb) is the insurer of this product. In this Policy Wording, “We”, “Us”, “Our” means Chubb Insurance New Zealand Limited. Our contact details are:

Head Office: CU 1-3, Shed 24, Princes Wharf, Auckland 1010

Postal address: PO Box 734 Auckland 1140

O 0800 422 346

F +64 9 303 1909

E travel.nz@chubb.com

Fair Insurance Code

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ's Fair Insurance Code (the Code). The objectives of the Code are to establish high standards of service, promote confidence

in the general insurance industry and improve relationships between insurers and their customers. Further information about the Code is available at www.icnz.org.nz and on request.

Chubb Assistance

Chubb Assistance is a twenty-four (24) hour emergency service available to you. In the Event of a medical or similar emergency simply phone +64 9 374 1774, to get immediate help from their professional team in locating and receiving medical assistance in Your local area. This service also extends to provide non-medical assistance.

Where Your claim is excluded or falls outside the Policy coverage, Chubb Assistance will still be able to provide you with non-financial assistance if required.

+64 9 374 1774
(Country) (City) (Number)

www.chubbassistance.co.nz

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country and accordingly, it is not always possible to have control over these factors. In those circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by Chubb Assistance or Us.

Duty of Disclosure

Your Duty of Disclosure

Before You apply for, renew or change an insurance contract, You have a legal duty of disclosure to Us.

What You must tell Us

You have a general duty to:

- tell Us any facts or circumstances that may affect Our decision to insure You or an Insured Person and on what terms (regardless of whether or not a specific question is asked about it); and
- ensure that You have provided complete, accurate and relevant information to Us.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by Us;
- that is of common knowledge;
- that We know or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by Us.

Any change in circumstances or contact details should also be disclosed to Us as soon as possible. Please ask Us for advice if You are unsure what information is material.

If you do not tell Us

If You do not tell Us something You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Who needs to tell Us

It is important that You understand You are disclosing to Us in this way for You and anyone else that You want to be covered by the Policy.

The Meaning of Certain Words

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the Definitions, as set out in page 29 of this Policy Wording. Please refer to the Definitions for their meaning.

Other words begin in capital letters. These are headings from within the Policy Wording.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

Pre-Existing Medical Conditions

Subject to the terms and conditions specified, losses arising from the following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusion 16 in the General Exclusions section.

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
Diabetes Non-insulin dependent	If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.
Gout	If the gout has remained stable for the past six (6) months.
Hiatus Hernia	If no surgery is planned in the next two (2) years.
Hip Replacement	If performed more than six (6) months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than six (6) months.
Prostate Cancer	If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.
Stroke	If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumour.

We will not (under any section of this Policy) pay for claims arising directly or indirectly from any Pre-Existing Medical Condition of any other person unless the person is hospitalised or dies in New Zealand after the Issue Date and, at the Issue Date, You have a reasonably held view that the chance of a claim occurring was highly unlikely. The maximum amount We will pay under the Policy for claims arising from Pre-Existing Medical Conditions of any other person is \$4,000.

Eligibility Criteria

To be eligible to purchase this Policy, You will need to meet the following criteria:

1. The Insured must be at least eighteen (18) years old to apply.
2. Cover can be purchased for Insured Person(s) who are under the age of eighteen (18) by the Insured.
3. You must not be over sixty-five (65) years of age at the Start Date.

Coverage Options

Trip Type

One Way Trip	Cover for Your One Way Trip, commencing from the time You leave Your Home and ending at Your Destination.
Round Trip	Cover for Your round trip Journey, commencing and ending at Your Home.

(While You are in the covered locations or on Your Scheduled Flight)

Geographical Region

Geographical Region	Covered Locations under each Geographical Region
1.	South East Asia and Australia/Pacific Islands
2.	Rest of the world except the countries listed in Geographical Region 1 and Geographical Region 3
3.	Americas (including Latin American, USA and Canada and excluding Cuba for US Citizens)

Who Can Be Covered

Single cover	Cover for the Insured for a Journey or One Way Trip.
You and Your Travelling Companion(s)	Cover for the Insured and Your Travelling Companion(s) provided You are travelling together on Your Journey or, One Way Trip.

In return for cover under the Policy, You are required to pay a premium, as set out in Premium on Page 23 of this Policy Wording.

For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place. The Policy insures You twenty-four (24) hours a day subject to the Policy terms, conditions and exclusions.

Summary of Benefits

The following table summarises the benefits We can provide and can be used as a quick reference tool. A detailed description of the cover is set out in the benefits sections. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Please note that other documents that make up the Policy such as the Certificate of Insurance may amend the standard terms, conditions and exclusions contained in this Policy document.

Maximum benefit limits apply, as set out in the Summary of Benefits Table. Sub limits also apply. The term “Unlimited” only means there is no specified dollar limit. Policy terms do however apply limits on what We will pay for such benefits.

Summary of Benefits		Maximum Benefit Limits	
		Round Trip	One Way Trip
Medical Benefits			
1.	Overseas Emergency Medical and Dental Expenses Dental Expenses (sub limit)	Unlimited \$2,000	N/A N/A
2.	Chubb Assistance – Emergency Medical Evacuation	Included	N/A
3.	Cash in Hospital a) Daily Amount b) Maximum Amount	\$75 \$5,000	N/A N/A
Cancellation Benefits			
4.	Loss of Deposits and Cancellation Charges Travel Agent’s Cancellation Fee (sub limit)	\$20,000 Lesser of \$500 or 15% of the refundable amount	\$20,000 Lesser of \$500 or 15% of the refundable amount
5.	Additional Hotel Accommodation and Transport Expenses	\$10,000	N/A
6.	Resumption of Journey (sub limit)	\$2,000	N/A
7.	Special Events (sub limit)	\$2,000	N/A
Luggage, Travel Documents and Money Benefits			
8.	Luggage, Personal Effects and Travel Documents a) Item Limit (each item) b) Electronic Equipment (sub limit)	\$10,000 \$800 \$2,500	\$10,000 \$800 \$2,500
9.	Money	\$250	\$250

Summary of Benefits Table (continued)

Summary of Benefits		Maximum Benefit Limits	
		Round Trip	One Way Trip
Delay Benefits			
10.	Delayed Luggage Allowance a) More than 12 hours (sub limit) b) More than 48 hours (sub limit)	\$500 \$1,000	\$500 \$1,000
11.	Travel Delay Accommodation a) Per 6 hours b) Maximum Amount	\$200 \$1,000	\$200 \$1,000
12.	Missed Connection a) Every 6 hours b) Maximum Amount	\$100 \$2,000	\$100 \$2,000
Accidental Death Benefits			
13.	Accidental Loss of Life and Permanent Loss Maximum amount for a Child a) Accidental Loss of Life	\$10,000 \$1,000	\$10,000 \$1,000
Additional Benefits			
14.	Personal Liability	\$1,000,000	\$1,000,000
15.	Additional Expenses following Accidental Injury or Sickness or Disease	\$20,000	N/A
16.	Mortal Remains Repatriation	\$10,000	N/A
17.	Rental Vehicle Excess a) Return of Rental Vehicle (Sub limit)	\$5,000 \$500	N/A N/A
18.	Pet Care a) Daily limit b) Maximum amount	\$50 \$250	N/A N/A

The excess is the first amount of each claim which You must bear. We do not pay for this amount. The Policy excess is NZD250 and applies to all benefits except Delayed Luggage Allowance and Travel Delay Accommodation.

Period of Cover

Please refer to the definition of Period of Insurance.

If during the Period of Insurance, You travel:

- on an airline that is not a Scheduled Flight, or
- in a covered location (within any Geographical Region) for which You do not have cover,

this insurance cover will be suspended when You check-in for that flight or while You are in a covered location for which You do not have cover for. Cover will resume when You disembark from that flight and/or arrive in a covered location for which You do have cover.

Free Extension of Period of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to return to New Zealand by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

Benefits

Cover is provided under this section if You have purchased Chubb Premier Travel Cover in connection with Your Journey or One Way Trip, as evidenced by Your Certificate of Insurance.

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required premium, We will provide You with cover for the following benefits where they are covered by the Summary of Benefits Table relevant to Your Journey or Your One Way Trip.

Cover is only provided for each applicable benefit:

- where the relevant covered Event occurs in a covered location under a geographical region as shown on Your Certificate of Insurance (See the geographical region table above for details) and the benefit is covered under the Trip Type You selected as shown on Your Certificate of Insurance;
- if the relevant covered Event occurs during the Period of Insurance whilst You are on a Journey or One Way Trip, other than for Loss of Deposits and Cancellation Charges where cover commences from the Issue Date;
- where the relevant covered Event occurs in relation to Cathay Pacific or Cathay Pacific Affiliate air travel only, that is, flights that are purchased from the Cathay Pacific website and shown on Your Cathay Pacific Travel Itinerary;
- up to the maximum limits specified in the Summary of Benefits Table;
- subject to the applicable excess as shown on Your Certificate of Insurance;
- subject to the terms, conditions, exclusions and limitations of the Policy.

Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.

Please check these documents to make sure all the information in them is correct. Please let Us know straight away if any alterations are needed or if You change Your address or payment details.

Section 1 - Overseas Medical and Dental Expenses

Cover for overseas emergency medical, hospital and dental expenses in the Event of an Accidental Injury or Sickness or Disease.

This benefit is only available under the Round Trip Policy.

*We **will pay** under Section 1:*

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, or a Sickness or Disease, We will pay the reasonable and necessary cost of medical treatment, emergency dental treatment to sound and natural teeth, and ambulance transportation which are provided outside New Zealand by or on the advice of a Doctor or dentist and which occur within twelve (12) months of the date of the Accidental Injury or Sickness or Disease, up to the maximum limit specified in the Summary of Benefits Table.

If You are admitted to a hospital or You anticipate costs covered under this Section 1 are likely to exceed \$2,000, You must advise Chubb Assistance as soon as practically possible.

*We **will not pay** under Section 1:*

1. for medical treatment, dental treatment or ambulance transportation which is provided in New Zealand.
2. for costs associated with crowns, dentures or orthodontics.
3. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
4. for the continuation of treatment (including medication) commenced prior to Your Journey.
5. for any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative.
6. for any treatment performed or ordered by a person who is not a Doctor.
7. for any expenses incurred in relation to treatment that can be reasonably delayed until You return to New Zealand.
8. for any further expenses incurred by You if We wish to return You to New Zealand but You refuse (where in the opinion of the treating Doctor and Chubb Assistance You are fit to travel).

See also General Exclusions on page 23 and General Conditions on page 25.

Section 2 – Chubb Assistance – Emergency Medical Evacuation

Cover if You suffer a medical emergency overseas requiring a medical evacuation.

This benefit is only available under the Round Trip Policy.

*We **will pay** under Section 2:*

If during the Period of Insurance and while on a Journey You require emergency medical treatment overseas under section 1, We have the option of returning You to New Zealand if the cost of overseas medical and/or additional expenses are likely to exceed the cost of returning You to New Zealand, subject always to medical advice. We also have the option of evacuating You to another country. However, if We return You to New Zealand We shall not be liable to pay or reimburse You any medical or dental expenses in New Zealand. The following conditions apply.

1. In all cases, the cost of evacuation or to repatriate You back to New Zealand from overseas will only be paid if it was arranged by and deemed necessary by Chubb Assistance, except, if due to reasons beyond Your control, You are unable to notify Chubb Assistance to make the necessary evacuation arrangements. In that case, We shall, if satisfied that the evacuation was due to the necessary medical

treatment not being available either at the nearest hospital where You were transported to or in the immediate vicinity thereof, reimburse You for expenses incurred in relation to the evacuation, up to the amount which Chubb Assistance, in its reasonable assessment, would have incurred for services provided under the same circumstances, subject to the terms, conditions and exclusions of this Policy.

2. Chubb Assistance or its authorised representative shall arrange for the evacuation within a reasonable timeframe and utilise the best suited means based on the medical severity of Your condition, including but not limited to air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by Chubb Assistance, or its authorised representative, and will be based solely upon medical necessity. You may, in appropriate circumstances, be returned to New Zealand.
3. If You are hospitalised overseas, We will pay for a share room. If a share room is not available, We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.
4. If You do not hold a return airline ticket, an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

We will not pay under Section 2:

1. for any expenses for a service not approved and arranged by Chubb Assistance or its authorised representative.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 3 – Cash in Hospital

Cover if You are confined to a hospital bed while overseas.

This benefit is only available under the Round Trip Policy.

We will pay under Section 3:

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury or Sickness or Disease, We will pay You \$75 for each consecutive twenty-four (24) hour period You are confined to a hospital outside New Zealand, provided that the period of confinement exceeds forty-eight (48) consecutive hours. We will pay up to the maximum amount specified in the Summary of Benefits Table.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 4 – Loss of Deposits and Cancellation Charges

Cover for specific Events which result in the loss of deposits or cancellation charges.

We will pay under Section 4:

Cover under Section 4 begins from the Issue Date of Your Policy. If, following the Issue Date of Your Policy, Your Journey or One Way Trip is cancelled, curtailed or unable to be completed because of the unforeseeable death, Accidental Injury, Sickness or Disease of You, Your Travelling Companion, Relative or Business Partner or because of any other unforeseen circumstances outside Your control, We will pay You the non-refundable unused portion of travel costs for Your Scheduled Flights, and other deposits or expenses in the covered locations, prepaid in advance including a travel agent's cancellation fee up to the maximum amount specified in the Summary of Benefits Table.

The maximum amount We will pay for the travel agent's cancellation fee is limited to the lesser of \$750 or 15% of the refundable amount of the cancelled travel arrangements.

*We **will not pay** under Section 4:*

For loss caused by or arising from:

1. Transport Provider delays, cancellation or rescheduling (unless it is as a result of a strike of which there had been no warning prior to the Issue Date);
2. You or any other person deciding not to continue Your Journey, or One Way Trip, or You change Your plans;
3. Your financial circumstances or any contractual or business obligation;
4. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
5. a request by Your Relative or employer, unless You are a member of the New Zealand Armed Services or Police Force and Your leave is revoked;
6. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator;
7. any curtailment costs when You are on a One Way Trip;
8. curtailment due to the death, Accidental Injury, Sickness or Disease of Your Travelling Companion, Relative or Business Partner, unless You are returning to Your Home and Your claim relates to the unused travel costs;
9. Your death on a Journey if, in respect of a claim for Your unused return flight Home, where a claimable loss has been paid under Section 16 Mortal Remains Repatriation.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 5 – Additional Hotel Accommodation and Transport Expenses

Cover for hotel accommodation and transport expenses due to specific events.

This benefit is only available under the Round Trip Policy.

*We **will pay** under Section 5:*

We will pay, up to the maximum amount specified in the Summary of Benefits Table any reasonable and necessary additional hotel accommodation and transport expenses You incur during the Period of Insurance and while on a Journey that result from:

1. disruption of Your Scheduled Flight because of riot, strike, civil commotion or hijack;
2. loss of passport or travel documents, except involving government confiscation or articles sent through the mail;
3. a quarantine regulation You unknowingly breach;
4. a natural disaster; or
5. a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling.

We will also pay or reimburse the additional cost of Your early return to Your Home if Your Home or Business Premises is destroyed by a natural disaster while You are on a Journey.

We **will not pay** under Section 5:

1. We will not pay any additional hotel accommodation or transport expenses if You have been able to claim under Section 4 Loss of Deposits and Cancellation Charges.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 6 – Resumption of Journey

Cover so You can resume Your original Journey.

This benefit is only available under the Round Trip Policy.

We **will pay** under Section 6:

If, during the Period of Insurance and while on a Journey, Your Journey is interrupted by Your return Home due to an Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in New Zealand, We will pay Your reasonable additional transport expenses actually and necessarily incurred (less any refund received for the unused prepaid travel arrangements) to resume Your original Journey, up to the maximum amount specified in the Summary of Benefits Table.

If You return Home in the circumstances set out above, cover is suspended while You are in New Zealand and will recommence once You resume Your Journey, subject to the expiry date of Your Policy as shown on Your Certificate of Insurance.

Terms and conditions applicable to Section 6, Resumption of Journey only:

We **will pay** under Section 6 provided:

1. Your Period of Insurance was at least twenty-three (23) days in duration; and
2. no greater than 50% of the Period of Insurance had elapsed at the time of the onset of the Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in New Zealand; and
3. the resumption of Your Journey occurs prior to the expiry of Your Policy; and
4. no claim due to the same Event is made under Section 4 Loss of Deposits and Cancellation Charges of this Policy; and
5. the death or Accidental Injury of Your Relative or Business Partner in New Zealand did not occur prior to the commencement of Your Journey; and
6. the onset of the Sickness or Disease of a Relative or Business Partner in New Zealand did not occur prior to the commencement of Your Journey and You or a reasonable person in the circumstances would not have been aware of the onset of the Sickness or Disease prior to the commencement of Your Journey.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 7 – Special Events

Cover for delays which prevent You from attending specific Events.

This benefit is only available under the Round Trip Policy.

We **will pay** under Section 7:

If, during the Period of Insurance and while on a Journey, Your Journey is delayed due to an unforeseeable circumstance outside Your control, which would result in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference or pre-paid commercial sporting event or 25th or 50th wedding

anniversary, which cannot be delayed due to Your late arrival, We will pay You for the reasonable additional cost of using alternative public transport to arrive at Your Destination on time, up to the maximum amount specified in the Summary of Benefits Table.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 8 – Luggage, Personal Effects and Travel Documents

Cover for theft or loss of, or damage to, Your luggage, personal effects and travel documents.

*We **will pay** under Section 8:*

If, during the Period of Insurance and while on a Journey or a One Way Trip, Your luggage and/or personal effects and/or travel documents are lost, stolen or damaged, We will, at Our discretion, pay the value of that luggage and/or personal effects (after allowing for reasonable depreciation) or repair or replace the luggage and/or personal effects.

Limits apply for any one (1) item. A set or pair of items (including attached and unattached accessories) will be treated as one (1) item for the purpose of this limit.

We will not pay more than a proportionate amount of the value of any item which is a pair or set for any part of the item. No allowance is made for any special value which the item may have as a pair or set. For example, if only one (1) earring is lost or lost or stolen from Your person, We will only pay for 50% of the cost to replace the pair of earrings, subject to the maximum benefit limit specified in the Summary of Benefits Table.

A sub limit applies to Electronic Equipment.

Automatic Re-instatement of Sum Insured for Section 8

In the Event that a claimable loss or damage to Your luggage and/or personal effects is incurred, We will allow You one (1) automatic re-instatement of that maximum amount but only in respect of loss or damage to Your luggage and/or personal effects.

This re-instatement does not apply to a One Way Trip.

Travel Document Replacement

If during the Period of Insurance and while on a Journey, Your travel documents and/or credit cards are lost or stolen, We will pay You their replacement cost. We will also pay for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the travel documents and/or credit cards prior to and after their loss or theft.

*We **will not pay** under Section 8:*

1. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report;
2. for items left unattended in any motor vehicle unless the vehicle is locked, the items are stored out of sight and forced entry is gained;
3. for items left unattended in any motor vehicle overnight (even if stored out of sight);
4. for jewellery and Electronic Equipment left unattended in any motor vehicle at any time (even if stored of sight);
5. for jewellery and Electronic Equipment whilst carried in or on any transport, unless they accompany You as personal cabin baggage. Cover will apply if the Transport Provider has specifically instructed You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in;

6. for items left unattended in a Public Place;
7. for sporting equipment whilst in use;
8. for any business goods that are intended for sale or trade samples;
9. for items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied;
10. for surfboards or waterborne craft of any description;
11. for damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles or to lenses in cameras, video cameras or binoculars;
12. for damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration;
13. for electrical or mechanical breakdown;
14. for negotiable instruments or any cash, bank or currency notes, postal or money orders.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 9 – Money

Cover to replace lost or stolen money.

*We **will pay** under Section 9:*

If during the Period of Insurance and while on a Journey or One Way Trip, Your cash, bank or currency notes, postal or money orders are accidentally lost or stolen from Your person, We will reimburse You for their value, up to the maximum limit specified in the Summary of Benefits Table.

*We **will not pay** under Section 9:*

1. for loss or theft of New Zealand currency, including cash, bank or currency notes or postal or money orders in New Zealand;
2. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. In order to make a claim under Section 9 of the Policy, You must provide Us with a written record prepared by the police or Transport Provider at the time the loss or theft is reported;
3. for loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person;
4. for loss or theft of cash, bank or currency notes, postal or money orders by or from Your Children.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 10 – Delayed Luggage Allowance

Cover for luggage delayed by a Transport Provider.

*We **will pay** under Section 10:*

If, during the Period of Insurance and while on a Journey or a One Way Trip, all Your luggage is delayed by the Scheduled Flight provider for more than twelve (12) hours, We will reimburse You for essential emergency items of clothing and toiletries You purchase up to the maximum limit specified in the Summary of Benefits

Table. This limit is increased (as per the Summary of Benefits Table) if You have still not received luggage after forty-eight (48) hours.

The original receipts for the items and written confirmation of the delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You, any amount claimable under this benefit will be deducted from any entitlement under Section 8 Luggage, Personal Effects and Travel Documents.

We will not pay under Section 10:

1. for claims relating to items sent under the provisions of any freight contract or any luggage forwarded in advance of You or which is unaccompanied by You.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 11 – Travel Delay Accommodation

Cover to reimburse Your additional travel accommodation expenses if Your pre-booked transport is temporarily delayed.

We will pay under Section 11:

If, during the Period of Insurance and while on a Journey or One Way Trip, Your Scheduled Flight is temporarily delayed for at least six (6) hours due to an unforeseeable circumstance outside Your control, We will reimburse You for reasonable additional meals and hotel accommodation expenses, up to \$200 for each six (6) consecutive hours that You are delayed, up to the maximum amount specified in the Summary of Benefits Table.

Terms and conditions applicable to Section 11:

1. You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the hotel accommodation expenses incurred.

We will not pay under Section 11:

1. If You can claim Your additional meals and accommodation expenses from anyone else.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 12 – Missed Connection

Cover if Your incoming Scheduled Flight arrives late and You miss Your onward travel connection overseas.

We will pay under Section 12:

If, during the Period of Insurance and while on a Journey or a One Way Trip, Your onward travel connection overseas is missed at the transfer point due to the late arrival of Your incoming connecting Scheduled Flight, and no alternative onward transportation is made available to You within six (6) hours, We will pay You \$100 for every six (6) consecutive hours of misconnection (the misconnection being calculated from Your actual arrival at the transfer point to Your actual departure from the transfer point). We will pay up to the maximum amount specified in the Summary of Benefits Table. The travel misconnection details must be verified in writing by the operator(s) of the Scheduled Flight or their handling agent(s) as well as the reason for the misconnection, the scheduled and actual time of arrival at the transfer point and the scheduled and actual departure time of the next available onward transportation.

We will not pay under Section 12:

1. for any voluntary cancellation of a Scheduled Flight made by You;

2. for Your failure to check in according to the itinerary supplied to You prior to the Scheduled Flight.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 13 – Accidental Loss of Life and Permanent Loss

Cover for Accidental Loss of Life or Permanent Loss as a result of an Accidental Injury.

*We **will pay** under Section 13:*

If, during the Period of Insurance and while on a Journey or a One Way Trip, You suffer an Accidental Injury:

1. that solely results in Your Accidental Loss of Life, We will pay Your estate the amount shown in the Summary of Benefits Table, provided Your Accidental Loss of Life occurs within twelve (12) months of the date of the Accidental Injury. The maximum amount We will pay in respect of Dependent Children/Unrelated Children is \$1,000 per Child. Payment for death benefits relating to children under 16 years can only be paid to one of the persons listed in section 67C of the Life Insurance Act 1908. These people include, but are not limited to, the child's parent(s), guardian(s), or a parent or guardian and the spouse of that parent or guardian jointly; or
2. that results in Your Permanent Loss within twelve (12) months of the date of the Accidental Injury, We will pay You the amount shown in the Summary of Benefits Table. The maximum amount We will pay in respect of Children is \$10,000 each to the parent or legal guardian of the Child/ren.

Terms and conditions applicable to Section 13:

1. You must obtain and follow advice and treatment given by a Doctor as soon as possible after suffering an Accidental Injury.
2. The Accidental Loss of Life benefit payable as a result of a Disappearance will only be paid if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 14 – Personal Liability

Cover if You become legally liable to pay compensation due to negligence.

*We **will pay** under Section 14:*

If, during the Period of Insurance and while on a Journey or One Way Trip, bodily injury or death to any person or loss of or damage to property occurs for which You become legally liable to pay damages and such bodily injury or death or damage is caused by an accident, We will indemnify You against such damages up to the maximum amount specified in the Summary of Benefits Table.

We will also pay all legal costs and expenses which are recoverable by a claimant from You and/or incurred with Our written consent in the investigation or defence of any claim, in addition to the maximum amount specified in the Summary of Benefits Table.

Terms and Conditions Applicable to Section 14:

No admission, offer, promise, payment or indemnity shall be made without Our written consent. Consent can be applied for by calling Chubb.

We shall be entitled to take over and conduct in Your name, the defence or settlement of any claim and We shall have full discretion in the handling of any proceedings.

We may at any time pay to You, in connection with any claim or series of claims arising from the one original cause, the maximum amount specified in the Summary of Benefits Table (after deduction of any amount(s) already paid as compensation) or any lesser amount for which such claim(s) can be settled and upon such payment being made, We shall be under no further liability in connection with such claim(s), except for the payment of costs and expenses recoverable or incurred prior to the date of such payment.

We will not pay under Section 14:

1. for injury to any person arising in the course of their employment, contract of service or apprenticeship with You;
2. for loss of or damage to property belonging to or held in trust by or in the custody or control of You or any of Your employees;
3. for injury, loss or damage caused directly or indirectly by, through or in connection with, any mechanically propelled vehicle (with the exception of golf buggies and motorised wheelchairs), aircraft or watercraft, when You are the owner, driver or pilot thereof or have it in Your care, custody or control or where the pilot is an employee or agent of You;
4. for injury, loss or damage to property caused by or arising from:
 - a) the nature of products sold by You;
 - b) advice furnished by You; or
 - c) the conduct of Your business, trade or profession;
5. for liability assumed under contract unless such liability would have arisen in the absence of such contract;
6. for aggravated, exemplary or punitive damages or the payment of any fine or penalty;
7. for liability arising out of any wilful or malicious act;
8. for liability arising out of the transmission of a sexually transmittable disease.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 15 – Additional Expenses Following Accidental Injury or Sickness or Disease

Cover for You if You suffer an Accidental Injury or Sickness or Disease that prevents You from continuing Your Journey.

This benefit is only available under the Round Trip Policy.

We will pay under Section 15:

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, or Sickness or Disease that prevents You from continuing Your Journey, We will pay the:

1. reasonable additional hotel accommodation and transport expenses incurred by a Travelling Companion who remains with or escorts You, until the completion of the Period of Insurance, or You are able to resume Your Journey or You are able to travel Home, whichever occurs first up to the maximum limit specified in the Summary of Benefits Table. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness or Disease, and acceptance by Chubb Assistance of Your inability to continue Your Journey;
2. reasonable additional hotel accommodation and transport expenses incurred by Your next of kin who travels to and remains with You, following Your being hospitalised as an in-patient, until the completion of the Period of Insurance, or You are able to continue Your Journey or You are able to travel Home, whichever occurs first, up to the maximum limit specified in the Summary of

Benefits Table. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury or Sickness or Disease and acceptance by Chubb Assistance of Your inability to continue Your Journey;

3. reasonable additional hotel accommodation and transport expenses up to the maximum limit specified in the Summary of Benefits Table which are incurred by You and at the same class/level as originally booked, if You are unable to complete the Journey on the written advice of a Doctor solely by reason of the Accidental Injury or Sickness or Disease and acceptance by Chubb Assistance of Your inability to continue Your Journey. An upgrade of class/level can be offered if it is deemed necessary by the Doctor and Chubb Assistance approved the upgrade.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 16 – Mortal Remains Repatriation

Cover for funeral costs or to return Your remains Home if You die.

This benefit is only available under the Round Trip Policy.

*We **will pay** under Section 16:*

If You die during the Period of Insurance and while on a Journey, We will pay or reimburse reasonable funeral or cremation expenses incurred overseas, or the cost of returning Your remains to Your Home up to the maximum limit specified in the Summary of Benefits Table.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 17 – Rental Vehicle Excess

Cover if You become liable to pay a Rental Vehicle excess while on Your Journey.

*We **will pay** under Section 17:*

If, during the Period of Insurance and while on a Journey You:

1. become liable to pay a Rental Vehicle insurance excess as a result of a collision involving a Rental Vehicle or theft of a Rental Vehicle (in both cases) whilst in Your control, We will reimburse You for the excess, up to the maximum amount specified on the Summary of Benefits Table.
2. suffer an Accidental Injury or Sickness or Disease that prevents You from continuing Your Journey, We will pay or reimburse reasonable expenses incurred (up to the maximum limit specified in the Summary of Benefits Table) in returning a Rental Vehicle to the nearest depot, provided that, on the written advice of a Doctor, You are unfit to drive it solely by reason of the Accidental Injury or Sickness or Disease and acceptance by Chubb Assistance of Your inability to drive.

*We **will not pay** under Section 17:*

1. the excess for any damages unless, as part of the Rental Vehicle arrangement, You have accepted the motor insurance provided by the Rental Vehicle organisation, against loss or damage to the Rental Vehicle during the rental period;
2. for any collision or theft arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement or applicable motor vehicle insurance policy.

See also General Exclusions on pages 23 and General Conditions on page 25.

Section 18 – Pet Care

Cover to indemnify You the additional cost of putting Your pet in a pet's boarding home, or extending current pet boarding arrangements.

This benefit is only available under the Round Trip Policy.

If, during the Period of Insurance, while You are on a Journey, You suffer an Event for which we accept a claim under this Policy which delays Your return to New Zealand. We will indemnify You the additional cost of putting Your pet in a pet's boarding home, or extending current pet boarding arrangements up to the relevant benefit amount specified in the Summary of Benefits Table.

See also General Exclusions on pages 23 and General Conditions on page 25.

Premium

We take a number of factors into account when calculating Your premium which could include Your risk profile, the duration of the Journey or One Way Trip and other information You provide to Us when applying for this insurance.

Factors that increase the risk to Us generally increase the premium (e.g. where You apply to be covered for the maximum period available) and those that lower the risk reduce premium payable (e.g. where You are undertaking a short Journey or a One Way Trip).

Your premium includes any amounts payable that take into account Our obligation (actual or estimated) to pay any relevant compulsory government charges, taxes or levies (including GST) in relation to the Policy.

We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

General Exclusions

We will not (under any Section) pay for claims arising directly or indirectly from:

1. costs or expenses incurred outside the Period of Insurance;
2. if You are over sixty-five (65) years of age at the Start Date;
3. air travel other than as a passenger on a Scheduled Flight;
4. Your failure to hold or obtain a valid passport, visa, or other documentation required to enable You to complete Your Journey or One Way Trip.
5. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
6. an act of Terrorism;
7. any loss or expense with respect to Cuba for US Citizens or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;
8. any nuclear reaction or contamination, ionizing rays or radioactivity;
9. any loss or expenses which, if reimbursed or paid by Us, would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;

10. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities;
11. any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim;
12. any government prohibition, regulation or intervention;
13. additional expenses, benefits or Loss of Deposits and Cancellation Charges in respect of any costs or expenses incurred prior to You being certified by a Doctor as unfit to travel;
14. travel booked or undertaken against the advice of any Doctor or after a Terminal Illness had been diagnosed;
15. loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care;
16. any Pre-Existing Medical Condition You or Your Travelling Companion have;
17.
 - a) pregnancy or childbirth involving You or any other person if You are aware of the pregnancy prior to the Issue Date of the Policy and,
 - i. where complications of this pregnancy have occurred prior to this date, or
 - ii. where the conception was medically assisted;
 - b) pregnancy or childbirth involving You or any other person after the twenty-fourth (24th) week of pregnancy or where the problem arising is not an unexpected serious medical complication;
18. suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the transmission of any sexually transmittable disease or virus, alcohol abuse, or drugs unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
19. nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your Journey or One Way Trip;
20. participation by You or Your Travelling Companion in hunting, racing (other than on Foot), polo playing, hang gliding, sports activities in a professional capacity, mountaineering or rock climbing using ropes or guides, bungee jumping or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor;
21. You travelling in international waters in a private sailing vessel or a privately registered vessel;
22. participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current New Zealand Motor Cycle License;
23. participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding;
24. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
25. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium;

failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with;
26. any benefit that would breach the *Insurance (Prudential Supervision) Act 2010*.

In addition to the above exclusions, We will also not pay for claims under any Section if You do not meet the Eligibility Criteria referred to on page 9.

Cooling Off Period

You have fourteen (14) days from the date We confirmed, electronically or in writing, that You are covered under Your Policy to decide if this insurance meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

These cooling off rights do not apply if You have commenced the Journey or One Way Trip or You have made or You are entitled to make a claim during this period.

Cancellation of Your Policy

We may cancel Your Policy by giving You written notice to the address on file where You have:

- a) breached the Duty of Disclosure;
- b) breached a provision of Your Policy;
- c) made a fraudulent claim under any Policy of insurance.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were Insured.

You may cancel Your Policy during the cooling off period by giving Us written notice.

General Conditions

Significant Tax Implications

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

Goods and Services Tax

1. Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.
2. If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

New Zealand Law

Your Policy is governed by the laws of New Zealand. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of New Zealand.

New Zealand Currency

All payments by You to Us and Us to You or someone else under Your Policy must be in New Zealand currency. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in New Zealand Dollars (NZD) will be the rate at the time You incur the expense or suffer the loss.

Legislative Cap on Death Benefits for Children

In respect of Dependent Children and Unrelated Children (if an Insured Person) under the age of ten (10)

years at the time of loss, the amount of any benefit payable under Section 12 (Accidental Loss of Life and Permanent Loss) Section 2.4 and any other benefit payable in relation to their death, is limited to a total of NZD\$2,000 less any other amount permitted to be paid in respect of the same child by another company or by any friendly society

Claims

You should advise Us as soon as possible of an occurrence or Event which could lead to a claim.

Procedure for making a claim

If You, or Your legal representative wishes to make a claim You or they must:

- a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - i. receipts for any expenses or proof of earnings that are being claimed;
 - ii. any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - iii. any other documentary evidence required by Us under Your Policy;
- b) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical. Your failure to furnish Us with notice within the time provided under Your Policy will not invalidate any claim but We may reduce Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure;
- c) give Us at Your or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim;
- d) not make any offer, promise of payment or admit any liability without Our written consent; and
- e) help Us to make any recoveries, We have the right to sue under any other party in Your name to recover money payable under the Policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

Processing and payment of claims

We must take all reasonable steps to pay a valid claim promptly.

We will pay amounts under Your Policy to You or, if You are under eighteen (18) years of age, We will pay the Insured.

Complaints and Dispute Resolution

Chubb takes the concerns of its customers very seriously and has detailed complaint handling and dispute resolution procedures that you may access, at no cost to you. To assist Chubb with your enquiries, please provide us with your claim or policy number (if applicable) and as much information you can about the reason for your complaint or dispute.

Chubb's complaints and dispute procedures are as follows:

Stage 1 - Complaint Handling Procedure

If you are dissatisfied with any of Chubb's products or services and you wish to lodge a complaint, please contact us via:

The Complaints Officer
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street

Auckland 1140
O 0800 422 346
F +64 9 303 1909
E Complaints.NZ@chubb.com

Stage 2 – Dispute Resolution Procedure

If you are dissatisfied with Chubb's response to your complaint, you can advise that you wish to take your complaint to Stage 2 and referred to Chubb's dispute resolution team. Chubb's internal dispute resolution team can be contacted via:

Internal Dispute Resolution Service
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140
O +64 9 377 1459
F +64 9 303 1909
E DisputeResolution.NZ@chubb.com

Stage 3 - External Dispute Resolution

Chubb is a member of an independent external dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Commerce & Consumer Affairs. If you are dissatisfied with our dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within two months you may contact FSCL via:

Financial Services Complaints Limited
PO Box 5967, Lambton Quay, Wellington 6145
O 0800 347 257 (Call Free for consumers) or +64 4 472 FSCL (472 3725)
F +64 4 472 3728
E info@fscl.org.nz
W www.fscl.org.nz

Please note if you would like to refer your complaint or dispute to FSCL you must do so within 2 months of the date of our dispute determination.

Further details regarding our complaint handling and dispute resolution procedures are available from our website and on request.

Privacy Statement

Chubb Insurance New Zealand Limited ("**Chubb**") is committed to protecting your privacy. Chubb collects, uses and retains your personal information in accordance with the principles in the *Privacy Act 1993*.

Personal Information Handling Practices

Collection, Use and Disclosure

Chubb collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim, complaint or dispute. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them, to handle any claim, complaint or dispute that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim, complaint or dispute.

We may disclose the information we collect to third parties, including contractors and contracted service providers engaged by us to deliver our services or carry out certain business activities on our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including doctors and other medical service providers, credit reference bureaus and call centres), other companies in the Chubb group, insurance and reinsurance intermediaries, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside New Zealand.

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

From time to time, we may use your personal information to send you offers or information regarding our products that may be of interest to you. If you do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

How to Contact Us

If you would like to access a copy of your personal information, or to correct or update your personal information, or if you have a complaint or want more information about how Chubb is managing your personal information, please contact the Privacy Officer by posting correspondence to Chubb Insurance New Zealand Limited, PO Box 734, Auckland; telephoning: +64 9 3771459; or emailing Privacy.NZ@chubb.com

Updating Our Policy Wording

We may update the information contained in Our Policy Wording when necessary. A paper copy of any updated information is available to You at no cost by calling on 0800 326 744.

We will issue You with a new Policy Wording or a supplementary Policy Wording where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable Person deciding whether to buy this product.

Definitions

Please use this Definitions section to find the meaning of these words throughout this booklet.

Accidental Injury means a bodily injury which:

- a) is caused solely and directly by violent, accidental, visible and external means; and
- b) occurs at a definite time and place as a result of an accident occurring during Your Period of Insurance; and
- c) results within twelve (12) months of the accident; and
- d) includes a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of the accident causing the bodily injury.

Accidental Loss of Life means death occurring as a result of an Accidental Injury and includes Disappearance.

Business Partner means a person with whom You own a registered business.

Cathay Pacific Affiliate means the non-Cathay Pacific flight provider shown on Your Cathay Pacific Travel Itinerary.

Cathay Pacific Travel Itinerary means the travel itinerary issued to You when You book Your Scheduled Flight, which evidences payment of Cathay Pacific premium for travel insurance under this Policy.

Certificate of Insurance means the document We send You which confirms cover provided to You by Us.

Child/Children means:

- a) any unmarried child or children up to and including eighteen (18) years of age; and/or
- b) Your dependent child or dependent children aged over eighteen (18) years of age and up to and including twenty-one (21) years of age, whilst they are full-time students at an accredited institution of higher learning and primarily dependent upon You for maintenance and support.

Destination means the destination of the Scheduled Flight.

Disappearance means if Your body has not been found within twelve (12) months from the date of the Disappearance, sinking or wrecking of a conveyance in which You were travelling on that date, We will presume, subject to there being no evidence to the contrary, You have died as a result of an Accidental Injury.

Doctor means a legally registered medical practitioner who is not You or Your Relative.

Electronic Equipment means video and camera equipment, laptops, tablets, palm pilots, mobile phones, portable music playing devices, and other items deemed by Us to be electronic equipment.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Foot means the entire Foot below the ankle.

Hand means the entire Hand below the wrist.

Home means Your usual place of residence in New Zealand.

Insolvency means bankruptcy, provisional liquidation, liquidation, Insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured means the person named as the Insured on the Certificate of Insurance and who pays the premiums to Us in respect of Insured Persons.

Insured Person means any person who is named as an Insured Person on Your Certificate of Insurance and with respect to whom premium has been paid or agreed to be paid.

Issue Date means the date We agree to provide insurance under the Policy as shown on Your Certificate of Insurance.

Journey means the period commencing at the time You leave Your Home to start Your Journey to which this Policy applies and ceasing at the time You return to Your Home, provided the Journey commences and terminates while this Policy is in force, and has a Destination outside New Zealand in one or more of the covered locations within Your selected Geographical Region. The maximum period for any Journey is ninety (90) days.

Limb means the entire limb between the shoulder and the wrist and includes the whole Hand, or between the hip and the ankle and includes the whole Foot.

One Way Trip means the period starting from the time You leave Your Home on Your Scheduled Flight to which this Policy applies and ceasing at the time You arrive at Your Destination, provided the trip commences while this Policy is in force, and has a Destination outside New Zealand in one of the covered locations within Your selected Geographical Region.

Period of Insurance means:

- a) for a Journey,
 - i. in respect of claims arising from Loss of Deposits and Cancellation Charges under Section 4, the period starting from the Issue Date and ending at the time You complete Your Journey or the end of Your Period of Insurance as shown on Your Certificate of Insurance, whichever is the earlier;
 - ii. in respect of all other cover, the period starting from the Start Date, and ending at the time You complete Your Journey or the end of Your Period of Insurance as shown on Your Certificate of Insurance, whichever is the earlier; or
- b) for a One Way Trip,
 - i. in respect of claims arising from Loss of Deposits and Cancellation Charges under Section 4, the period starting from the Issue Date and ending at the time You complete Your One Way Trip;
 - ii. in respect of all other cover, the period starting from the Start Date, and ending at the time You depart the airport at Your Destination.

Permanent Loss means:

- a) physical severance or total loss of the use of a Limb having lasted twelve (12) consecutive months from the date of the Accidental Injury and at the expiry of that period is beyond hope of improvement; or
- b) irrecoverable loss of all sight in an eye;
which in each case is caused by an Accidental Injury.

Policy means Your Policy Wording and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

Pre-Existing Medical Condition(s) means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist prior to the Issue Date of the Policy; or

- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware at the Issue Date.

Policy Wording means this document.

Public Place means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

Relative means Your Spouse/Partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, step-child, great-grandparent, grandparent or grandchild provided such person is at the relevant time not more than eighty (80) years of age.

Rental Vehicle means a rented sedan, campervan, hatchback or station-wagon rented from a licensed motor vehicle rental company.

Scheduled Flight means the Cathay Pacific and/or Cathay Pacific Affiliate flight, or replacement flight organised by Cathay Pacific and/or Cathay Pacific Affiliate, which corresponds to the flight details set out in Your Cathay Pacific Travel Itinerary.

Sickness or Disease means a sickness or disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, New Zealand, United Nations, European Union or United Kingdom.

Start Date means the date and time You commence Your Journey, or One Way Trip.

Terminal Illness means any medical condition, which is likely to result in death.

Terrorism means activities against persons, organisations or property of any nature:

- a) that involves the following or preparation for the following:
- i. use of, or threat of, force or violence; or
 - ii. commission of, or threat of, force or violence; or
 - iii. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies;
- i. the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

Travelling Companion(s) means Insured Person(s) who are named on the Certificate of Insurance and are travelling with You on Your Journey or One Way Trip.

Transport Provider means a properly licensed coach operator, Cathay Pacific and/or Cathay Pacific Affiliate airline, shipping line or railway company.

We, Our, Us means the insurer Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924).

You, Your means the Insured Persons.

About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. The company is distinguished by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength, underwriting excellence, superior claims handling expertise and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

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. It leverages global expertise and local acumen to tailor solutions to mitigate risks for clients ranging from large multinational companies to local corporates.

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

Contact Us

Chubb Insurance New Zealand Limited
CU1-3, Shed 24
Princes Wharf
Auckland 1010
O +64 9 377 1459
F +64 9 303 1909

www.chubb.com/nz

Chubb. Insured.SM

Chubb Premier Travel Cover Policy Wording, New Zealand.
Chubb®, its logos, and Chubb. Insured.SM are protected trademarks of Chubb.

Chubb(NZ) 07-23-0616 (16PWCXNZ01)