



CHUBB GROUP JOURNEY INJURY INSURANCE

SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

Issued By Chubb Insurance Company of Australia

ABN: 69 003 710 647

AFS License No. 239778

Sydney: Level 36, Tower Building Australia Square, 264-278 George Street,
Sydney, NSW, 2000, Australia.
Ph: (02) 9273 0100.

Melbourne: Level 14, 330 Collins Street, Melbourne, VIC, 3000, Australia.
Ph: (03) 9242 5111.

Perth: Level 22, Exchange Plaza, 2 The Esplanade, Perth, WA, 6000,
Australia.
Ph: (08) 6211 7777.

Brisbane: Level 11, 12 Creek Street, Brisbane, QLD 4000, Australia.
Ph (07) 3010 9440.

Dated: 22 December 2005



SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT

What is a Supplementary Product Disclosure Statement?

This Supplementary Product Disclosure Statement (“SPDS”) is an important document that contains details of your Group Journey Injury Insurance Policy (“the Policy”).

This SPDS has been prepared to assist you in understanding the Policy and making an informed choice about your insurance requirements. This SPDS should be read in conjunction with the Group Journey Injury Product Disclosure Statement and the Policy wording which form part of this SPDS. Before you decide to purchase the insurance product, please read these documents thoroughly.

Who is the Insurer?

Chubb Insurance Company of Australia Limited (“Chubb”) is the Insurer.

Chubb’s Australian Business Number (A.B.N.) is: 69 003 710 647 and its Australian Financial Service License (AFSL) Number is: 239778.

How to Contact Chubb.

You may contact Chubb by writing to or telephoning Chubb using the contact details below.

Chubb Insurance Company of Australia Limited:

Sydney: Level 36, Tower Building Australia Square, 264-278 George Street, Sydney, NSW, 2000, Australia.
Ph: (02) 9273 0100.

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General Insurance Code of Practice

Chubb has adopted and proudly supports the General Insurance Code of Practice and its purpose of raising the standards of practice and service in the general insurance industry.

A copy of this Code is available by contacting Chubb or from the Insurance Council of Australia’s website at: www.ica.com.au



Group Journey Injury Insurance Policy Deductibles and Excesses

If you make a claim under the Policy you may be required to pay a **Deductible** or **Excess**.

For example, if **You** have cover provided under **Coverage Section 2** of the Policy and **You** suffer **Temporary Total Disablement** and a **Deductible** or **Excess** of 15 days applies to **Your** Policy, if **You** were unable to work for 60 days **Your** payment of your **Weekly Benefit Amount** would be reduced to 45 days up to the **Sum Insured**.

Details of applicable **Excesses** and **Deductibles** will be contained in **Your Policy Schedule**.

Cost of the Policy and paying your premium.

The cost of your Policy is the **Total Premium Due** as detailed in your **Coverage Schedule**.

It is made up of your premium plus any applicable government taxes and charges. The amount of these taxes and charges will be shown separately on your Schedule.

The premium payable will be determined by a number of factors which may include:

- the **Insured Persons** medical history, age and claims history;
- the **Sums Insured**;
- any **Endorsements** to the policy that restrict or extend the Policy cover; and
- the **Coverage Sections** of the Policy selected by you when applying for the insurance.

How to Apply for Group Journey Injury Insurance

To apply for Chubb's Group Journey Injury Insurance you will need to complete an application form available from a licensed insurance broker who has a current Agency Agreement with Chubb.

Once you have received your premium quotation and are happy with its terms and conditions you should pay your **Total Premium Due** to your Insurance Broker.

Acceptance of your application for insurance coverage will depend upon the information requested and disclosed in the application for insurance. The circumstances of each particular case will determine whether additional coverage or reduced coverage is provided.

You will be advised of these matters when you receive your premium quotation from your insurance broker.

Making a Claim

Should an incident occur which may give rise to a claim under this Policy you should report this in writing to Chubb within thirty (30) days of the incident occurring, using the contact details provided above. You should ensure you include your policy number in this correspondence.

Failure to provide Chubb with this written notice within this timeframe may affect your ability to make a claim under the policy unless it can be shown that it was not reasonably possible for you to provide written notification within this time period and you did so as soon as reasonably possible.

Once you have notified Chubb of a claim under your policy you will need to provide Chubb with



written **Proof of Loss** as soon as possible and at the latest within thirty (30) days after Chubb received your written notification.

In the event you make a claim under your Policy Chubb will undertake necessary investigations which will require the cooperation of you and any other insured person making the claim. Failure to cooperate with our investigation may result in denial of the claim or cancellation of the Policy.

Unless otherwise specified in a particular **Coverage Section**, all payments for claims made under the Policy will be paid to the **Insured Person** named in the **Schedule**.

If any claim you make under this Policy is discovered to be fraudulent in any respect, or if any act of fraud is committed by you, the **Insured Person**, or anyone acting on your or the **Insured Person's** behalf in an attempt to obtain benefits under this Policy, Chubb will be under no liability in respect of any such claim.

Who should you talk to if you have questions, concerns or complaints?

Commitment to service.

Chubb's has implemented an Internal Dispute Resolution Process evidencing its commitment to service.

Recognising the consumer's right to be heard and to be informed, Chubb has also established an Internal Dispute Resolution Panel to handle any unresolved complaints. This underscores Chubb's commitment to acting fairly and honestly with its customers.

If you are not satisfied with any aspect of the service that you receive in relation to your Policy, then Chubb appreciates you letting us know.

Who should I talk to?

The Claim Department Manager should be contacted if your complaint is regarding how Chubb or any of its investigators, assessor or loss adjusters, have handled your claim under the Policy.

The Claim Department Manager can be contacted by calling your nearest Chubb Office or by writing to:

Claim Department Manager, Chubb Insurance Company of Australia Limited, at the Chubb office nearest you.

If your complaint is in relation to an issue not referred to above you should contact the Customer Services Department Manager using the Contact Details provided above.

What else will Chubb do?

If your initial contact with Chubb does not resolve your complaint to your satisfaction, you may request that your complaint be referred to Chubb's Internal Dispute Resolution Panel.

Chubb will acknowledge your request within 48 hours. The Internal Dispute Resolution Panel will consider your complaint and give you its decision with 15 business days of your request for referral.

If the Internal Dispute Resolution Panel is unable to make a decision, the reasons why it is unable



to make a decision and the revised timeframe will be given to you within 15 business days of your request for referral.

If the Internal Dispute Resolution Panel decides that your complaint is justified then it will authorise such action as is necessary within Chubb to remedy your complaint. If your complaint is not considered justified, the Internal Dispute Resolution Panel will inform you and let you know what avenues are available should you wish to pursue your complaint further.

What if Chubb can not resolve my Complaint?

If your complaint is not satisfactorily resolved or answered you may refer the matter to the Insurance Ombudsman Service ("IOS").

The IOS are independent operators of the external dispute resolution procedure of which Chubb is a member. The IOS is a free service and they will tell you if they can help you as their services are not available to all customers.

You may contact us and we will assist you in making a complaint to the IOS or you may contact them directly using the following details:

Insurance Ombudsman Service
Free Call: 1300 78 08 08
PO Box 561
Melbourne VIC 8007
www.insuranceombudsman.com.au

Where the IOS is not able to assist you, you may be able to take your complaint to the Small Claims or other courts in your jurisdiction or your local Consumer Tribunal.

Note: Information in this PDS that is not materially adverse, such as Contact Details and phone numbers, may be subject to change from time to time updated information can be obtained at any time from our web site or by calling Chubb.