

# Schedule

## Chubb Group Personal Accident and Sickness Insurance



### Description of Cover

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<b>Policyholder(s):</b>	
<b>Covered Person(s)/ Categories:</b>	1. All Employees of the Policyholder.
<b>Scope of Cover:</b>	1. Cover under the Policy applies for twenty four (24) hours per day, three hundred & sixty five (365) days per year during the Period of Insurance.
<b>Policy Wording:</b>	Chubb Group Personal Accident & Sickness Policy Wording 2016
<b>Period of Insurance</b>	
<b>From:</b>	16 August 2018
<b>To:</b>	16 August 2019
<b>Premium:</b>	NZD 0.00
<b>Goods &amp; Services Tax:</b>	NZD 0.00
<b>Total Payable:</b>	NZD 0.00
<b>Broker Commission:</b>	NZD 0.00
	%

## Schedule of Benefits

Sum insured each Covered Person

All limits are in the same currency as the premium and taxes displayed

### Personal Accident and Sickness

Categories	Table of Events	Part A – Lump Sum Benefits
1	Event 1	As per client need
	Events 2-19	As per client need
	Personal Accident Events 1-19	\$20,000 - Dependent Children under 18 years
	Personal Accident Event 1	\$2,000 - Dependent Children under 10 years

Categories	Part B – Weekly Benefits – Bodily Injury	% of Salary - Part B	Excess Period (Days) - Part B	Part B – Bodily Injury Resulting in Surgery - Benefits
1	As per client need x 52 weeks	90.00	14 days	\$5,000

Categories	Part C – Weekly Benefits - Sickness	% of Salary - Part C	Excess Period (Days) - Part C	Part C – Sickness Resulting in Surgery - Benefits
1	0 x 0 weeks	0.00	0 days	\$5,000

Categories	Part D – Fractured Bones – Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures– Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures– Limit Per Tooth	Part F – Accidental Medical Expenses
1	\$5,000	\$0	\$0	SI: \$0/Excess: \$0

### Additional Cover under the Policy

Categories	Return To Work Assistance	Tuition or Advice Expenses
1	\$20,000	Per Month: \$750/Maximum Period: 6 months

Categories	Unexpired Membership Benefit	Replacement Staff/Recruitment Costs
1	\$2,500	Per employee: \$10,000/Aggregate: \$30,000

Categories	Visitors Benefit	Corporate Image Protection
1	\$15,000	\$15,000

<b>Categories</b>	<b>Coma Benefit</b>	<b>Partner Retraining Benefit</b>
1	\$50 Per Day/Maximum Period: 90 days	\$15,000
<b>Categories</b>	<b>Dependent Child Supplement</b>	<b>Orphaned Benefit</b>
1	Per Child: \$5,000/Per Family: \$15,000	Per Child: \$5,000/Per Family: \$15,000
<b>Categories</b>	<b>Modification Expenses</b>	<b>Chauffeur Services</b>
1	\$2,000	\$2,500
<b>Categories</b>	<b>Executor Emergency Cash Advance</b>	<b>Premature Birth/Miscarriage Benefit</b>
1	\$25,000	\$5,000
<b>Categories</b>	<b>Superannuation Scheme Contribution Benefit</b>	<b>Loss of Daily Activities</b>
1	52 weeks	\$10,000
<b>Categories</b>	<b>Ambulance Cover</b>	<b>Trauma Counselling Benefit</b>
1	\$2,500	\$5,000
<b>Categories</b>	<b>HIV/Aids contracted through bodily injury</b>	<b>Bed Confinement - Daily Cash</b>
1	\$10,000	Per Day: \$10/Maximum Period: 100 days

**All cover under this policy related to the Accidental Death of a Dependent Child(ren) under the age of ten (10) years is limited to \$2,000.**

## Aggregate Limit of Liability

<b>Any one (1) Period of Insurance (A):</b>	\$2,500,000
<b>Non-scheduled Flights (B):</b>	\$0
<b>Any one (1) event with respect to War/Civil War (C):</b>	\$500,000
<b>Any one (1) Period of Insurance with respect to War/Civil War (D):</b>	\$1,000,000

## Endorsements

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### Additional Cover Under the Policy

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#### 23. *Terrorism Injury Benefit*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury resulting from an Act of Terrorism for which a benefit is paid under Events 1 to 8, We will, in addition to payment of the benefit, also pay the Policyholder \$15,000 per Covered Person. Terrorism Injury Benefit.

The maximum amount We will pay for all claims arising out of any one (1) event or series of related events during any one (1) Period of Insurance shall not exceed \$15,000. Definitions applying to this benefit:

**Act of Terrorism** means the planning, use, or threat of use of violence against persons or property for the purpose of advancing political, religious or ideological goals.

#### 24. *Accommodation and Transport Expenses*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury and is admitted as an in-patient of a hospital, which is more than 100 kilometres from the Covered Person's normal place of residence, we will pay the actual and reasonable transport and/or accommodation expenses incurred by their Spouse/Partner and/ or Dependent Children to travel to or remain with the Covered Person, up to \$7,500, subject to any restriction to do so.

#### 25. *Out of Pocket Expenses*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which directly results in otherwise unforeseeable expenses for Medical Aids, local transportation (other than in an ambulance) for the purpose of seeking medical treatment, and other non-medical expenses such as clothing and non-medical equipment, We will pay the actual and reasonable costs incurred up to the maximum of \$2,500, provided that those costs are not insured elsewhere under this Policy, or an expense to which General Exclusion 5 or 8 applies.

#### **Definitions applying to this benefit:**

**Medical Aids** means equipment such as crutches, bandages, traction equipment, walker boots, heat packs etc. that are recommended in the treatment of a Bodily Injury by a Doctor and which are not excluded under General Exclusion 5

#### 26. *Childcare Benefit*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury for which a benefit is paid under Events 2 to 8, We will pay the Covered Person the actual and reasonable expenses necessarily incurred for the services of a registered childcare provider up to \$2,500, but only in respect of additional costs that would not otherwise have been incurred.

#### 27. *Work Experience Benefit*

If a person is undertaking authorised Work Experience with the Policyholder and, whilst performing occupational duties on behalf of the Policyholder sustains a Bodily Injury which, had the person been a Covered Person, would have resulted in a benefit being paid under Events 1 to 9, We will pay the Policyholder \$2,500. Definitions applying to this benefit:

**Work Experience** means work undertaken with the Policyholder for a defined temporary period, either voluntarily or for a stipend, by a person who is not an employee of the Policyholder, provided such work is arranged in conjunction with an educational, training or similar institution for the purpose of that person gaining vocational experience or developing practical skills.

#### 28. *Workplace Assault Benefit*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury as a result of an unprovoked assault, We will pay the Policyholder or Covered Person \$2,500.

#### 29. *Workplace Trauma Benefit*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person witnesses a violent criminal act whilst at the premises of the Policyholder and does not sustain a Bodily Injury, We will pay the Policyholder or Covered Person \$2,500.

30. *Air or Road Rage Benefit*

If, during the Period of Insurance and whilst the person is a Covered Person, the Covered Person is the victim of an Air or Road Rage Incident, We will reimburse the Policyholder or Covered Person for associated Air Rage or Road Rage Expenses (as defined below), up to \$2,500.

**Air Rage or Road Rage Expenses** means the reasonable costs for any non-refundable expenses incurred by the Policyholder or Covered Person in respect of a Covered Person's and/ or their Close Relative's prescheduled travel arrangements, for:

1. additional accommodations or transportation to bring the Covered Person and/or their Close Relative to their intended destination if the Covered Person and/or Close Relative missed the original departure due to an Air or Road Rage Incident;
2. additional accommodations or transportation to bring the Covered Person and/or their Close Relative to their return destination, or to travel from the place where the trip was interrupted to a place where the Covered Person and/or their Close Relative can resume the trip, if the trip is disrupted due to an Air or Road Rage Incident; and
3. the unused portion of forfeited travel or accommodation expenses paid in advance if a pre-scheduled trip is cancelled due to an Air or Road Rage Incident.

**Definitions applying to this benefit:**

**Air or Road Rage Incident** means a violent physical act occurring whilst the Covered Person is occupying an aircraft as a passenger, or any motor vehicle intended for use on public roadways; and intentionally committed by a person who is not:

- a) a Covered Person; or
- b) a Close Relative of the Covered Person.

31. *Carjacking Benefit – Excess & Vehicle Hire*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person is the victim of a Carjacking Incident which results in theft and/or damage to their vehicle, We will pay to the Policyholder:

- a) the excess applicable on the Covered Person's comprehensive insurance to have the vehicle repaired; and/or
- b) the reasonable cost of a hire car or taxi for the Covered Person to undertake direct routine travel to and from the Covered Person's normal residence for the purpose of attending or returning from work or other authorised activities with the Policyholder, if the Covered Person is without their car due to theft or to undertake repairs; up to \$2,500.

**Definitions applying to this benefit (and benefit 33):**

**Carjacking Incident** means the violent theft or attempted theft of a motor vehicle which is under the care and control of, or occupied by or immediately intended to be occupied by a Covered Person.

32. *Carjacking Benefit – Lump Sum Benefit*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury as a result of being the victim of a Carjacking Incident, We will pay the Covered Person \$2,500.

33. *Reconstructive or Cosmetic Surgery Benefit*

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury which directly results in medically-necessary reconstructive or cosmetic surgery, and a benefit being paid under Events 2 to 19, We will pay the Policyholder or Covered Person an additional 10% of the benefit amount payable under Events 2 to 19 in respect of that Bodily Injury, up to the maximum benefit amount of \$10,000. The Reconstructive or Cosmetic Surgery Benefit will be payable only once in respect of any one (1) Accident, and will be reduced by any amount payable under Events 20 to 24 in respect of the same Accident.

34. *Public Transport Ticket Benefit*

If during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person sustains a Bodily Injury which results in a benefit being paid under :

1. Events 2 to 8; or
2. Events 25 to 28 for which a Doctor certifies in writing will continue for a minimum period of twenty-six (26) weeks; and it is certified by a Doctor as preventing the Covered Person from travelling on public transport for which they have pre-paid a ticket for a duration between 7 days and 365 days,

We will pay the Policyholder or Covered Person the amount on the ticker which cannot be used by the Covered Person as a result of the Event, up to the maximum amount of \$1,000.

## Privacy Statement

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We are committed to protecting the privacy of persons covered under this Policy. We collect, use and retain personal information in accordance with the principles in the Privacy Act 1993.

### **Personal Information Handling Practices**

#### *Collection, Use and Disclosure*

We collect a Covered Person's personal information (which may include health information) when they 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 applications for insurance, to provide Covered Persons or their organisations with competitive insurance products and services and administer them, to handle any claim, complaint or dispute that may be made under a policy. If a Covered Person does not provide Us with this information, We may not be able to provide them or their 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.

#### *A Covered Person's Choices*

In dealing with Us, a Covered Person agrees to Us using and disclosing their personal information as set out above. This consent remains valid unless the Covered Person alters or revokes it by giving written notice to Our Privacy Officer.

From time to time, We may use a Covered Person's personal information to send them offers or information regarding Our products that may be of interest to them. If a Covered Person does not wish to receive such information, please contact Our Privacy Officer using the contact details provided below.

#### *How to Contact Us*

If a Covered Person would like to access a copy of their personal information, or to correct or update their personal information, or if they have a complaint or want more information about how We are managing their 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](mailto:Privacy.NZ@chubb.com)

## Qualifying Financial Entity (QFE) Disclosure Statement

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The purpose of this Disclosure Statement is to help you make a decision about choosing a financial adviser. It contains information on, amongst other matters, who We are and how We can be contacted or given instructions and how complaints and disputes are dealt with. It is important that you read this information.

We invite you to contact Us if you would like to obtain further information, provide Us with instructions, or if you have any queries about the products and services We are authorised to provide.

Please retain this document along with your current policy documentation in a safe place for your future reference.

## About Chubb Insurance New Zealand Limited

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Chubb Insurance New Zealand Limited (“Chubb”) is an insurer and provides financial advice in connection with its general insurance products and life insurance products. Chubb’s details are:

Company Number: 104656  
Financial Services Provider Number: 35924  
Head Office: CU1-3, Shed 24, Princes Wharf, Auckland 1010, New Zealand  
Postal address: PO Box 734, Shortland Street, Auckland 1140, New Zealand  
O 0800 422 346 or +64 9 377 1459  
F +64 9 303 1909  
E CustomerServices.AUNZ@chubb.com  
www.chubb.com/nz

Chubb is a Qualifying Financial Entity (QFE) under the Financial Advisers Act 2008 and takes responsibility for the financial advice provided by its QFE advisers. Chubb also underwrites certain classes of sickness and accident insurance products under its “Combined Insurance” brand. Chubb authorises its QFE advisers to provide financial advice in connection with these products directly to the public. The relevant QFE Disclosure Statement may be accessed via [www.combinedinsurance.co.nz](http://www.combinedinsurance.co.nz).

You may check Chubb’s QFE status and whether other entities are a member of the QFE group on the Financial Service Providers Register at [www.fspr.govt.nz](http://www.fspr.govt.nz).

## How We are rated on Financial Strength

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At the time of print, Chubb Insurance New Zealand Limited has an “AA-” insurer financial strength rating given by S&P Global Ratings. The rating scale is:

<b>AAA</b> - Extremely Strong	<b>BBB</b> - Good	<b>CCC</b> - Very Weak	<b>SD</b> or <b>D</b> – Selective Default or Default
<b>AA</b> - Very Strong	<b>BB</b> - Marginal	<b>CC</b> - Extremely Weak	<b>R</b> - Regulatory Action
<b>A</b> - Strong	<b>B</b> - Weak		<b>NR</b> - Not Rated

The rating from ‘AA’ to ‘CCC’ may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the S&P Global Rating’s website.

## Complaints and Dispute Resolution

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We take the concerns of Our customers very seriously and have detailed complaint handling and dispute resolution procedures that a Covered Person may access, at no cost to them. To assist Us with enquiries, please provide Us with the claim or policy number (if applicable) and as much information about the reason for the complaint or dispute.

Our complaints and dispute procedures are as follows:

### *Stage 1 - Complaint Handling Procedure*

If a Covered Person is dissatisfied with any of Our products or services and wishes 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 a Covered Person is dissatisfied with Our response to their complaint, they can advise that they wish to take their complaint to Stage 2 and referred to Our dispute resolution team. Our 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](mailto:DisputeResolution.NZ@chubb.com)

### *Stage 3 - External Dispute Resolution*

We are 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 a Covered Person is dissatisfied with Our dispute determination or We are unable to resolve their complaint or dispute to their satisfaction within two months they may contact FSCL via:

Postal address: 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](mailto:info@fscl.org.nz)  
[www.fscl.org.nz](http://www.fscl.org.nz)

Please note if a Covered Person would like to refer their complaint or dispute to FSCL they 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

## Contact Us

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CU1-3, Shed 24  
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Company No. 104656  
Financial Services Provider No. 35924