



Chubb Insurance New Zealand Limited

Company No. 104656

Financial Services Provider No. 35924

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Business Travel Insurance Policy Declaration

Policy Details:

Policyholder:

Policy Number:

Policy Date:

In order for us to consider the provision of renewal terms, please provide us with the following information, no later than fourteen (14) days prior to the policy expiry date, to enable adequate time for us to provide renewal terms and to receive your instructions prior to the policy expiry date:

- any changes to current period terms;
- any changes to occupation/business or activities undertaken whilst travelling;
- any anticipated high risk travel destinations; and
- details of any known incidents that may give rise to a claim under the **Policy** that have not been reported to us.

If there is not enough space on this form for your answers, please attach a separate sheet clearly indicating the section number to which your responses relate.

Section 1:

Stipulate below any of the above-mentioned changes, and/or high risk travel destinations and/or known incidents that may give rise to a claim:

Section 2: Business Travel (including Incidental Private Travel*)

Detail the number of travel days to be undertaken by each **Covered Person**; including their **Accompanying Spouse/Partners** and **Dependent Children**. (One travel day = 1 day per person)

Accompanying means travelling with or travelling separately from but with the intention to meet, depart from or continue travelling with another **Covered Person** who is on a **Journey**.

Incidental Private Travel means non-business related travel which is taken either side of or during a **Policyholder** authorised business trip provided that the travel:

- a) involves a scheduled flight or **Non-Scheduled Flight** as declared to us; or
- b) is overseas and includes at least one (1) overnight stay.

This does **not** include **Directors and Executives Private Travel** which is accounted for in the next section.

Overseas Business Travel - Departing from New Zealand or Australia with 9 or less Covered Persons per Journey:

	Number of Days:
Rest of World	
Pacific	

Overseas Business Travel - Departing from any other country with 9 or less Covered Persons per Journey:

	Number of Days:
Rest of World	
Pacific	

Countries Departing From:

Domestic Business Travel - Within New Zealand or Australia with 9 or less Covered Persons per Journey:

Number of Days:

Domestic Business Travel - Within any other country with 9 or less Covered Persons per Journey:

Number of Days:

Countries Travelling Within:

Purpose for travel and activities/work undertaken whilst travelling (specifically comment on any activities/work that are not undertaken in an office or other professional environment):

Please note:

Journey does **not** include, travel which does not involve a scheduled flight or Non-Scheduled Flight, declared to Us in advance.

Domestic Business Travel which does not involve a scheduled flight or Non-Scheduled Flight (i.e. driving trip or cruise):

Number of Days:

Please list Countries Travelling Within:

Business Travel with 10 or more Covered Persons per journey (Overseas and Domestic):

Note: you must complete Section a) or b)

- a) Nil; or
- b) As follows: (If more than 5 journey's, please attach a separate sheet providing the above information)

	Journey 1	Journey 2	Journey 3	Journey 4	Journey 5
Destination(s):					
Reason for Travel:					
Number of Covered Persons:					
Est. Booking Date:					
Total Estimated Travel and Accommodation Cost (NZD):					
Expected Travel Dates:					
Ticketing Class - Flexible, Non-Refundable:					
Airline(s):					
Booking Agency:					

Section 3: Directors and Executives Private Travel

Directors and Executives Private Travel means non-business related travel with respect to the **Policyholder's** company directors (executive and non-executive), chief financial officer, chief executive officer, chief operating officer, company secretary, general manager, or the organisational equivalent of any of these positions, and their **Accompanying Spouse/Partner** and/or **Dependent Child(ren)**, provided that the travel:

- a) involves a scheduled flight or **Non-Scheduled Flight** as declared to **Us**; or
- b) is overseas and includes at least one (1) overnight stay.

Accompanying means travelling with or travelling separately from but with the intention to meet, depart from or continue travelling with another **Covered Person** who is on a **Journey**.

Detail the number of travel days to be undertaken by each **Covered Person**; including their **Accompanying Spouse/Partners** and **Dependent Children**. (One travel day = 1 day per person)

Directors and Executive - Overseas Private Travel - Departing from New Zealand or Australia with 5 or less Covered Persons per Journey:	
	Number of Travel Days:
Pacific	
Rest of World	

Directors and Executive - Overseas Private Travel - Departing from Outside New Zealand or Australia with 5 or less Covered Persons per Journey:	
	Number of Travel Days:
Pacific	
Rest of World	

Countries Departing From:

Directors and Executive - Domestic Private Travel - Within New Zealand with 5 or less Covered Persons per journey:	
Number of Travel Days:	

Directors and Executive - Domestic Private Travel - Outside New Zealand 5 or with less Covered Persons per journey:	
Number of Travel Days:	
Countries Travelling Within:	

Directors and Executives Private Travel with 6 or more Covered Persons per journey (Overseas and Domestic):

Note: you must complete Section a) or b)

- a) Nil; or
- b) As follows: (If more than 5 trips, please attach a separate sheet providing the above information)

	Journey 1	Journey 2	Journey 3	Journey 4	Journey 5
Destination(s):					
Reason for Travel:					
Number of Covered Persons:					
Est. Booking Date:					
Total Estimated Travel and Accommodation Cost (NZD):					
Expected Travel Dates:					
Ticketing Class - Flexible, Non-Refundable:					
Airline(s):					
Booking Agency:					

Section 4: Non-Scheduled Flights[^] and/or Piloting Cover

Non-Scheduled flights[^]

Detail the number of flights to be undertaken

Is cover required for piloting of an aircraft? If you have answered Yes, please refer to underwriter	Yes	No
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Outside New Zealand

	Number of Flights	Average Covered Persons (per Flight)	Maximum Covered Persons (per Flight)	Origin(s) and Destination(s)	Average Flight Hours (per Flight)
Single Engine					
Twin Engine					
Helicopter					

Within New Zealand and New Zealand Territorial Waters

	Number of Flights	Average Covered Persons (per Flight)	Maximum Covered Persons (per Flight)	Origin(s) and Destination(s)	Average Flight Hours (per Flight)
Single Engine					
Twin Engine					
Helicopter					

[^]**Non-Scheduled Flight(s)** means travel in an aircraft whose flights are not conducted in accordance with fixed flying schedules, over specific air routes, to and from fixed terminals

Section 5: Sanctions

Will there be any travel to Iran, Syria, Cuba, North Korea, North Sudan, Crimea, Venezuela, Donetsk People's Republic (DNR) Region Of The Ukraine, Luhansk People's Republic (LNR) Region Of The Ukraine?	Yes	No
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This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea, and Cuba.

Section 6: Declaration

I declare that the above information given is in every respect correct.

Covered Person's Signature:	Date
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You must notify **Us** as soon as reasonably practicable in writing of any changes **You** know of which materially alter any of the facts or circumstances that exist at the commencement of **Your Policy** or as declared above. For example, **You** must tell us if:

- the activities undertaken during travel materially change; or
- expected number of trips increases by more than 20% during the year; or
- the proportion of **Directors and Executives Private Travel** to business travel increases by more than 10%; or
- any additional business travel with more than 10 **Covered Persons** per trip; or
- any additional **Directors and Executives Private Travel** with more than 6 **Covered Persons** per trip.

We reserve the right to decline the amended risk, accept the amended risk on altered terms or charge an additional premium for the amended risk.

Important Information



In this important information section “We”, “Our” and “Us” means Chubb Insurance New Zealand Limited (Chubb). “You” and “Your” refers to Our customers and prospective customers as well as those who use Our website.

Your Duty of Disclosure

Before entering into a contract of insurance with Chubb, each prospective insured has a duty to disclose to Chubb information that is material to Chubb’s decision whether to accept the insurance and, if so, on what terms. This includes material information about the insured, any other people and all property and risks insured under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to Chubb before renewal, extension, variation or reinstatement of a contract of insurance with Chubb. You should also provide all material information when You make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective insured understands all information provided in support of the application for insurance and that it is correct, as each prospective insured will be bound by the answers and by the information they have provided.

The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of Non-Disclosure

If an insured fails to comply with their duty of disclosure, Chubb may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. Chubb may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

Financial Strength Rating

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

AAA	Extremely Strong	BBB	Good	CCC	Very Weak	SD or D - selective default or default
AA	Very Strong	BB	Marginal	CC	Extremely Weak	R - Regulatory Action
A	Strong	B	Weak			NR - 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 Ratings website.

Our rating is reviewed annually and may change from time to time, so please refer to Our website for Our latest financial strength rating.

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 Code and information about the Code is available at www.icnz.org.nz and on request.

Privacy Statement

This statement is a summary of Our Privacy Policy and provides an overview of how We collect, hold, store, use, disclose, retain, give access to and correct Your personal information. Our Privacy Policy may change from time to time and where this occurs, the updated Privacy Policy will be posted on Our website.

Chubb is committed to protecting Your privacy. Chubb collects, holds, stores, uses, discloses, retains, gives access to and corrects Your personal information in accordance with the requirements of the *Privacy Act 2020*, as amended or replaced from time to time.

Personal Information Handling Practices

When do We collect Your personal information?

Chubb collects Your personal information (which may include health information) from You when You interact with Us, including when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim, complaint or dispute. Chubb may also (and You authorise Chubb to) collect Your personal information from other parties such as brokers or service providers, as detailed in Our Privacy Policy.

Purpose of collection

We collect and hold Your personal information to offer products and services to You, including to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint or dispute that may be made under a policy.

If You do not provide Us with Your personal information, We may not be able to provide You or Your organisation with insurance or to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation.

Sometimes, We may also use Your personal information for Our marketing campaigns and research, to improve Our services or in relation to new products, services or information that may be of interest to You.

Recipients of Your personal information and disclosure

We may disclose Your personal information to third parties, including:

- contractors and 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 lawyers, doctors and other medical service providers, credit reference bureaus, call centres and marketing agencies);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- other companies in the Chubb group;
- the policyholder (where the insured person is not the policyholder);
- insurance and reinsurance intermediaries, other insurers, Our reinsurers and other parties involved in the policy or claim (such as Toka Tū Ake EQC); and
- government agencies or organisations (where We are required to by law or otherwise).

These third parties may be located outside New Zealand. In such circumstances We also take steps to ensure Your personal information remains adequately protected.

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.

Rights of access to, and correction of, information

If You would like to access a copy of Your personal information, correct or update Your personal information, or withdraw Your consent to receiving offers of products or services from Us or organisations We have an association with, 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.

How to make a complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our Privacy Policy for more details, or contact Our Privacy Officer at the details above.

You also have a right to address Your complaint directly to the Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Office of the Privacy Commissioner's website at www.privacy.org.nz.

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Purpose of collection

We collect and hold Your personal information to offer products and services to You, including to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint or dispute that may be made under a policy.

If You do not provide Us with Your personal information, We may not be able to provide You or Your organisation with insurance or to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation.

Sometimes, We may also use Your personal information for Our marketing campaigns and research, to improve Our services or in relation to new products, services or information that may be of interest to You.

Recipients of Your personal information and disclosure

We may disclose Your personal information to third parties, including:

- contractors and 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 lawyers, doctors and other medical service providers, credit reference bureaus, call centres and marketing agencies);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- other companies in the Chubb group;
- the policyholder (where the insured person is not the policyholder);
- insurance and reinsurance intermediaries, other insurers, Our reinsurers and other parties involved in the policy or claim (such as Toka Tū Ake EQC); and
- government agencies or organisations (where We are required to by law or otherwise).

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