

# Chubb Expatriate Insurance Policy

## Fact Sheet

CHUBB®



### About this Factsheet

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

### Chubb Expatriate Insurance Coverage Details

#### Key Features

- Age limit of up to 65 years old
- Section 1 Medical Expenses Cover includes:
  - Maternity Care
  - Rehabilitation & Occupational Therapy
  - Psychology & Psychiatry
  - Dental Services
  - Home Nursing

- Section 2 Medical Repatriation includes:
  - Return Airfare following Repatriation
  - Pre-Hospitalisation and post-hospitalisation accommodation charges
  - En-route Accommodation

#### Key Exclusions

We will not pay for claims arising directly or indirectly out of:

1. Cosmetic, elective or plastic surgery, (except and to the extent that it is necessary for the cure or alleviation of Injury to the Insured Person) or out of any routine physical examinations.
2. Pre-Existing Medical Conditions (as defined) provided that Pre-Existing Medical Conditions are covered once an Insured Person has been insured under this Policy for longer than twelve (12) calendar months from the Insured Persons Effective Date of Coverage (in which case we will only pay for Pre-Existing Medical Conditions expenses that are incurred for treatment received from the first day after the twelve (12) calendar months of the Insured Persons Effective Date of Coverage).

3. Any expenses incurred after 12 months from the date of incurring the first expense following any one Injury or Sickness.
4. Any Insured Person engaging in professional sporting activities.
5. Any expenses or charges incurred resulting from You engaging in air travel except as a passenger in a properly licensed aircraft.
6. Any expenses or charges incurred after the Insured Person travelled against the advice of a Doctor or Specialist.
7. Any expenses or charges incurred after You or the Insured Person or Your or the Insured Person's representative refused to follow the instructions and directions of Us or Chubb Assistance.

### About Chubb in New Zealand

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

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

### Why Chubb?

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

More information can be found at [www.chubb.com/nz](http://www.chubb.com/nz).

### Contact Us

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Company No. 104656  
 Financial Services Provider No. 35924

**Chubb. Insured.<sup>SM</sup>**