

Chubb Resorts Public and Products Liability Insurance Policy

Fact Sheet

CHUBB®



The Resort Public and Products Liability policy is tailored to coverage for compensation that the insured is legally liable for arising from personal injury or property damage from operations of a resort and includes coverage for the costs to defend the insured.

About this Factsheet

This factsheet relates to the Chubb Resorts Public and Products Liability 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 Resorts Public and Products Liability Insurance Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the Chubb Resorts Public and Products Liability 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.

Key Features

- Advertising Injury - coverage for the personal injury from libel, slander, defamation and invasion of rights of privacy.
- Business Advice/Service/Medical Advice - coverage for personal injury and property damage from non-fee based advice.
- Care, Custody and Control and Tenant's Liability - coverage for tenant's liability (full policy limit applies) and property damage to other property in the insureds care with an aggregate sub-limit of \$50,000.
- Excess Motor Liability - coverage for personal injury and property damage from motor vehicles in control of the insured (in excess of a separate motor insurance policy).
- Indemnity to Principals and Others - the definition of 'Insured' is extended to include any principal, person or company for which the insured is obligated to provide insurance as afforded by the policy.
- Mechanical Plant - coverage for personal injury and property damage from loading and unloading vehicles and use of mechanical plant and machinery when used as such.
- Sudden and Accidental Pollution - Full Limit coverage for personal injury and property damage from sudden and accidental events.

- USA and Canada - coverage under the policy is extended to include personal injury and property damage in the USA and Canada. This includes products exported into both countries and the activities of travelling staff members who do not live there.
- Watercraft - cover is extended to include use of non-motorised watercraft.

Key Exclusions

- Aircraft, Hovercraft, Watercraft - coverage excludes ownership and use of aircraft, hovercraft, and watercraft.
- Contractual Liability - coverage excludes any liability where that liability only exists due to a contract the insured has entered into.
- Diving - coverage excludes liability resulting from any diving or diving related activities.
- Vehicles - coverage excludes use of a vehicle which is required to be registered.

About Chubb in New Zealand

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.

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