

# Help, when you need it

## Group client benefits



### What is a life event?

A life event is defined as an experience that disrupts an individual's usual activities causing a substantial change and adjustment. This includes but is not limited to marriage, divorce, serious illness or injury, purchasing a property, changing or losing a job, starting or restructuring a business, birth, being a victim of a criminal act and natural disasters.

### How do I access the benefits?

The first step is to talk to your Adviser, or you can contact us via email at **[NZgroupbusiness@chubb.com](mailto:NZgroupbusiness@chubb.com)**

#### Important information

This brochure and its content is of a general nature and is for information purposes only. Its content does not take into account your financial situation or goals and is not a financial advice service. This brochure is based on information current as at May 2025 and is subject to change.

Chubb Life Insurance New Zealand Limited.

## Chubb Life Group client benefits, there when you need them

Sometimes your employees need a little extra help. That's why Chubb Life provides a range of benefits to eligible members and their dependent children at no additional cost.

### What are client benefits?

With our client benefits, eligible members and their dependent children can seek a financial contribution towards the cost of a range of professional services that may be required when life changes happen.

Our client benefits are available on approved Chubb Life group schemes to eligible members and their dependent children.

These discretionary benefits could provide some vital extra financial support to access professional advice or guidance when it's really needed.

### How it works

- › Where the need arises following a life event, we may contribute up to \$300 per appointment for health, wellbeing, career and business advice services, and up to \$1,000 towards legal services for wills.
- › Client benefits are limited to a maximum of \$1,000 per eligible member, year or event.
- › Client benefits must be claimed and the services received within 13 months of the life event occurring.
- › Services must be pre-approved by Chubb Life, and benefits are paid at Chubb Life's discretion.
- › Service providers must be appropriately registered or qualified, based in New Zealand and approved by Chubb Life.
- › The policy must have been in force for at least 90 days and premiums must be up to date.

For full details on eligibility, how the benefits work and other terms and conditions, please see our website [chubblife.co.nz/group-client-benefits](http://chubblife.co.nz/group-client-benefits)

### What benefits are available?

Chubb Life client benefits can provide financial assistance to access the following services when the need arises due to a life event:

#### Addiction Counselling

Access counselling services for addiction to any of the following:

- › drugs
- › gambling
- › alcohol
- › smoking.

#### Counselling Services

Seek counselling services to help manage things like:

- › depression
- › anger management
- › domestic violence
- › children with special needs

#### Estate Planning Legal Services

Apply for a contribution towards assistance from a registered lawyer to prepare or update a will.

#### Career and Business Advice

Seek advice in any of the below areas:

- › career Counselling
- › CV and interview preparation
- › budgeting and small business financial advice.

#### Wellness Advice

Receive fitness or nutritional advice if they have been referred by their GP.

**Talk to your financial adviser**  
**Visit [chubblife.co.nz](http://chubblife.co.nz)**  
**E [NZgroupbusiness@chubb.com](mailto:NZgroupbusiness@chubb.com)**

**Chubb Life Insurance New Zealand Limited**  
Private Bag 92131,  
Victoria Street West,  
Auckland 1142