

CHUBB®

Life Lens

Troubleshooting Guide

Occasionally, your customer may require additional support while completing their scan with Life Lens. This troubleshooting guide is designed to help you provide effective assistance at every stage of the scan journey. You'll find step-by-step guidance and practical tips to address common issues, ensuring a smooth and positive experience for both you and your customer.

The scan journey will take the customer a few short minutes

The steps are:

1. Customer receives an SMS with a link to the scanning tool
2. Customer clicks on link and enters their email address (this must be the same email address as you registered for the scan)
3. Customer receives a validation code
4. Customer enters validation code to complete their login
5. Customer reads the disclaimer and agrees to be scanned
6. Customer enters their height and weight
7. Customer is provided with guidelines for completing the scan
8. Customer Scans their face (this takes one minute)
 - › Customer receives results: a brief version in the app and a full version with explanations via email.

Setting your customer up for success

For the most reliable scan results your customer must:

- › Pick a spot with good lighting. A great option is to sit with a wall behind you and a lamp directly in front of you.
- › Try to avoid direct sunlight, shadows and reflections on your face and camera lens.
- › Sit back and relax. Find somewhere comfortable to sit, the scan takes around 60 seconds.
- › Clean your front camera lens.
- › Please remove anything obscuring your face. You can keep your glasses on if you require these for reading (not tinted lenses or sunglasses).
- › Phone must be in portrait mode.

Things to note:

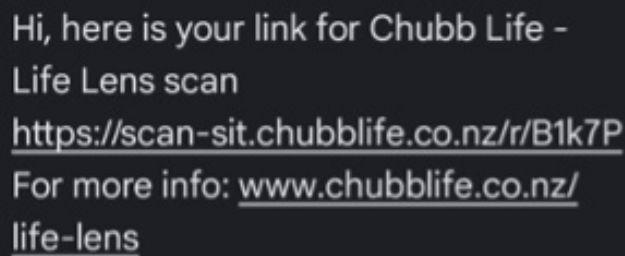
- › From the Disclaimer screen, the 'Exit Scan' link will be available at the bottom of the screen
- › On all screens, the customer needs to complete the required action for the Next button to become enabled

**If you require further support please contact the Chubb New Business Team
newbusiness.nz@chubb.com**

Step

Screenshot

Customer receives Registration SMS/email



Hi, here is your link for Chubb Life -
Life Lens scan
<https://scan-sit.chubblife.co.nz/r/B1k7P>
For more info: [www.chubblife.co.nz/
life-lens](http://www.chubblife.co.nz/life-lens)

The first URL is for Life Lens

- › This link is valid for one hour and can be selected once.
- › If the customer doesn't select it within that time frame or selects it more than once, the customer will see the following error, and they will need to contact you for a new link.



Code Has Expired

This request for Chubb Life - Life Lens has expired. Please contact your Adviser.

The second URL is important for information related to the scan.

- › If the customer chooses to receive their registration via email, then they receive a copy of this in the email.
- › If you want to send the customer the email as well as the SMS for registration, you can. You will just need to remind them that they must access the link from their email. If they try on their laptop, they will see the following:



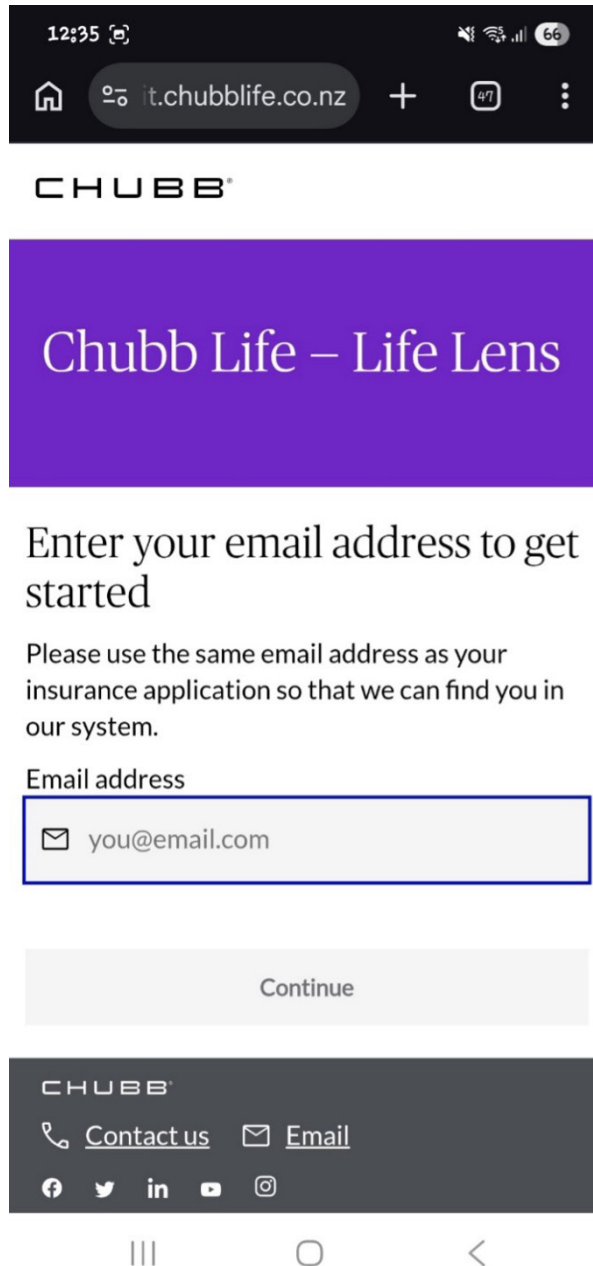
Incompatible Device

Life Lens scan isn't available on your current device. It's only available on mobile phones or tablets. Please open the link from your email or SMS using your mobile device or tablet.

Step

Screenshot

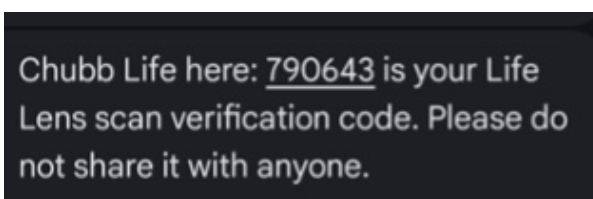
Customer selects the URL and enters their email address



Screen behaviour

- › As the customer starts typing their email address, a warning will display “please enter a valid address” and this will display until they have typed in a full stop and an “@”
- › If they see the error “Please try again or contact your Adviser” – then they have either entered their email address incorrectly on this screen, or it was entered incorrectly on the registration screen.

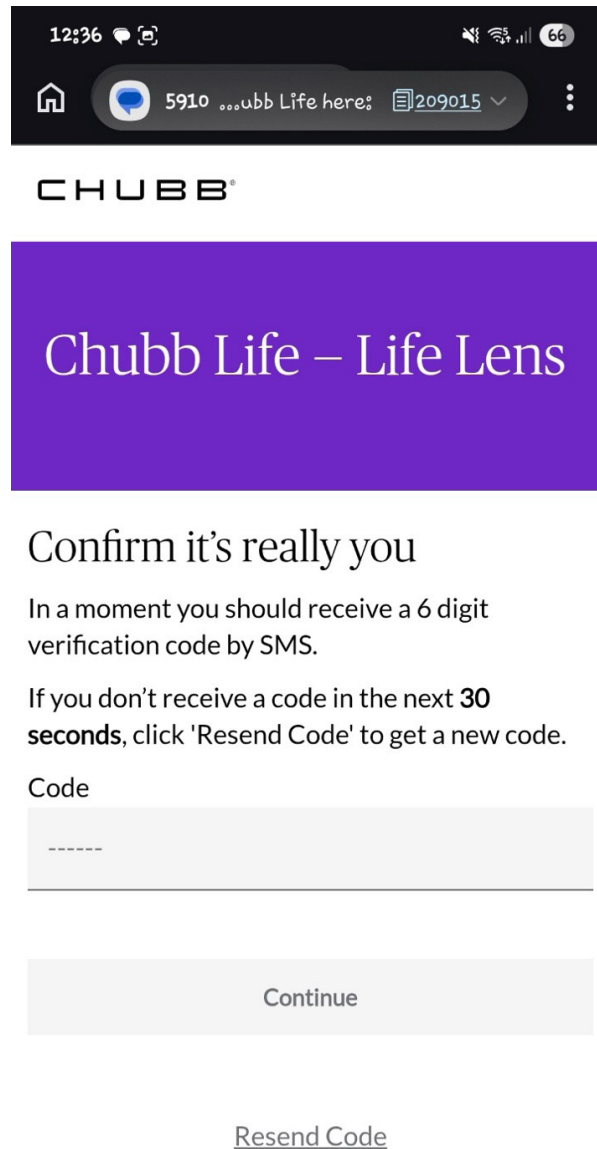
Example of SMS/email customer receives



Step

Screenshot

Customer receives and enters validation code



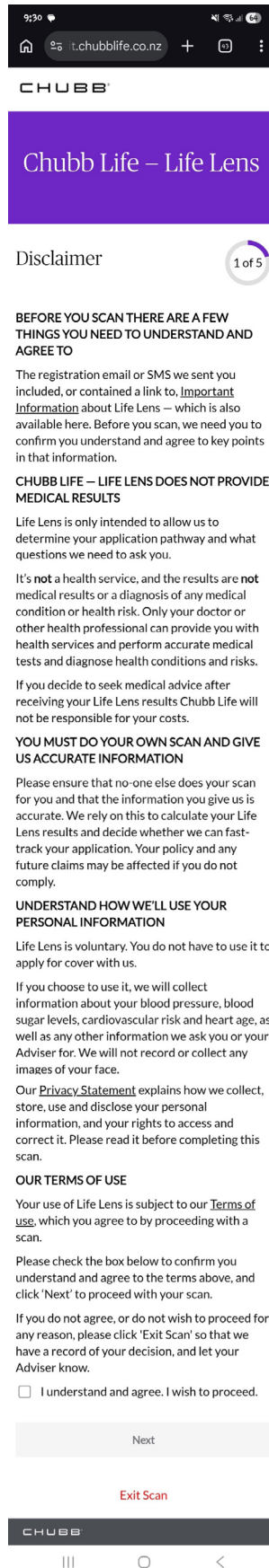
Screen behaviour

If the customer enters the wrong code or takes too long to enter the code, they just need to follow the on-screen instructions:

- › “Sorry, the code you've entered is incorrect. Please try again or select Resend Code, to get a new one.”
- › “Sorry, your code has expired. Please select 'Resend Code', to get a new one.”
- › “You've reached the maximum number of code attempts. Please contact your Adviser to unlock your account.”

If they see anything else, they should contact you and you can send them a link.

Customer provides their consent



9:30 t.chubblife.co.nz

CHUBB

Chubb Life – Life Lens

Disclaimer 1 of 5

BEFORE YOU SCAN THERE ARE A FEW THINGS YOU NEED TO UNDERSTAND AND AGREE TO

The registration email or SMS we sent you included, or contained a link to, [Important Information](#) about Life Lens – which is also available here. Before you scan, we need you to confirm you understand and agree to key points in that information.

CHUBB LIFE – LIFE LENS DOES NOT PROVIDE MEDICAL RESULTS

Life Lens is only intended to allow us to determine your application pathway and what questions we need to ask you.

It's **not** a health service, and the results are **not** medical results or a diagnosis of any medical condition or health risk. Only your doctor or other health professional can provide you with health services and perform accurate medical tests and diagnose health conditions and risks.

If you decide to seek medical advice after receiving your Life Lens results Chubb Life will not be responsible for your costs.

YOU MUST DO YOUR OWN SCAN AND GIVE US ACCURATE INFORMATION

Please ensure that no-one else does your scan for you and that the information you give us is accurate. We rely on this to calculate your Life Lens results and decide whether we can fast-track your application. Your policy and any future claims may be affected if you do not comply.

UNDERSTAND HOW WE'LL USE YOUR PERSONAL INFORMATION

Life Lens is voluntary. You do not have to use it to apply for cover with us.

If you choose to use it, we will collect information about your blood pressure, blood sugar levels, cardiovascular risk and heart age, as well as any other information we ask you or your Adviser for. We will not record or collect any images of your face.

Our [Privacy Statement](#) explains how we collect, store, use and disclose your personal information, and your rights to access and correct it. Please read it before completing this scan.

OUR TERMS OF USE

Your use of Life Lens is subject to our [Terms of use](#), which you agree to by proceeding with a scan.

Please check the box below to confirm you understand and agree to the terms above, and click 'Next' to proceed with your scan.

If you do not agree, or do not wish to proceed for any reason, please click 'Exit Scan' so that we have a record of your decision, and let your Adviser know.

I understand and agree. I wish to proceed.

Next

Exit Scan

CHUBB

Customer enters their height and weight

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Personal details 2 of 5

Enter your details

Your height

000 cm

Your weight

000 kg

Next

[Exit Scan](#)

Screen behaviour

- As the customer starts entering their weight, a warning will display “Please enter a valid height, between 119cm & 241cm and a valid weight, between 40kg and 200kg” and this displays until they have entered a valid weight

Customer reads the scan instructions

Scan instructions



FOR THE MOST RELIABLE RESULTS

- Pick a spot with good lighting. A great option is to sit with a wall behind you and a lamp directly in front of you.
- Try to avoid direct sunlight, shadows and reflections on your face and camera lens.
- Sit back and relax. Find somewhere comfortable to sit, the scan takes around 60 seconds.
- Clean your front camera lens.
- Please remove anything obscuring your face. You can keep your glasses on if you require these for reading (not tinted lenses or sunglasses).
- Phone must be in portrait mode.

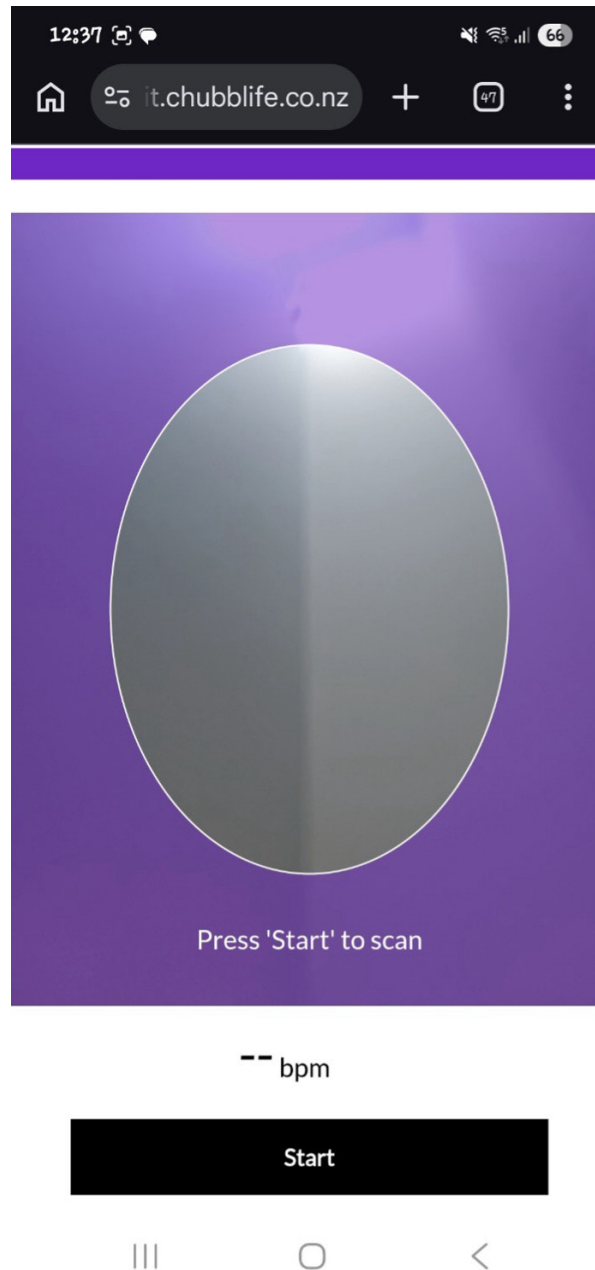
Next

Exit Scan

Step

Screenshot

Customer completes their scan



Screen behaviour

The customer may need to scroll to find the Start button, depending on the size of their phone.

While they are scanning, they need to keep still and keep their face within the green circle (as per the screen shot below).

The system will prompt them, ideally they will only see the “Keep holding still...” message for the duration, but the other messages they might see are

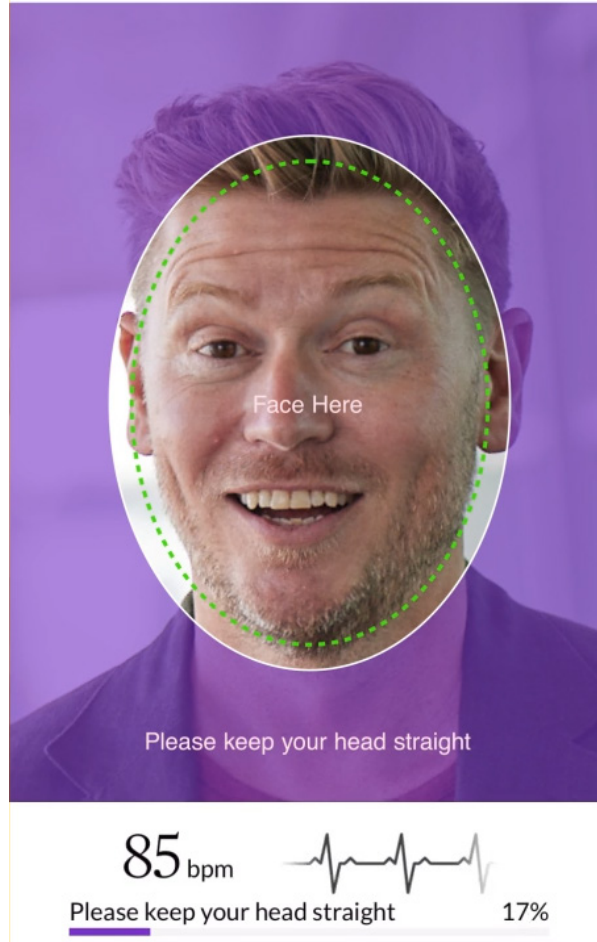
- › Face not detected
- › Please keep your head straight
- › Please improve the lighting

They just need to follow these prompts to complete a successful scan.

Step

Screenshot

Example of what customers see while scanning successfully



Step

Screenshot

Example of what customers see if scan doesn't work

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Scan instructions 3 of 5

SCAN INCOMPLETE

Unfortunately, Life Lens was not able to collect enough information to give accurate results. This can happen because:

- Poor light – Make sure you're in a well lit environment when you take the scan.
- Too much movement – You need to keep still during the scan. Please relax, stay still, and look at the camera.

You can take the scan again by clicking 'Try Again' or 'Exit Scan' to leave. For more information, please talk to your Adviser

[Try Again](#)

[Exit Scan](#)

Customer receives confirmation the scan is complete

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Scan complete 5 of 5

Thank you for completing the Chubb Life – Life Lens scan.

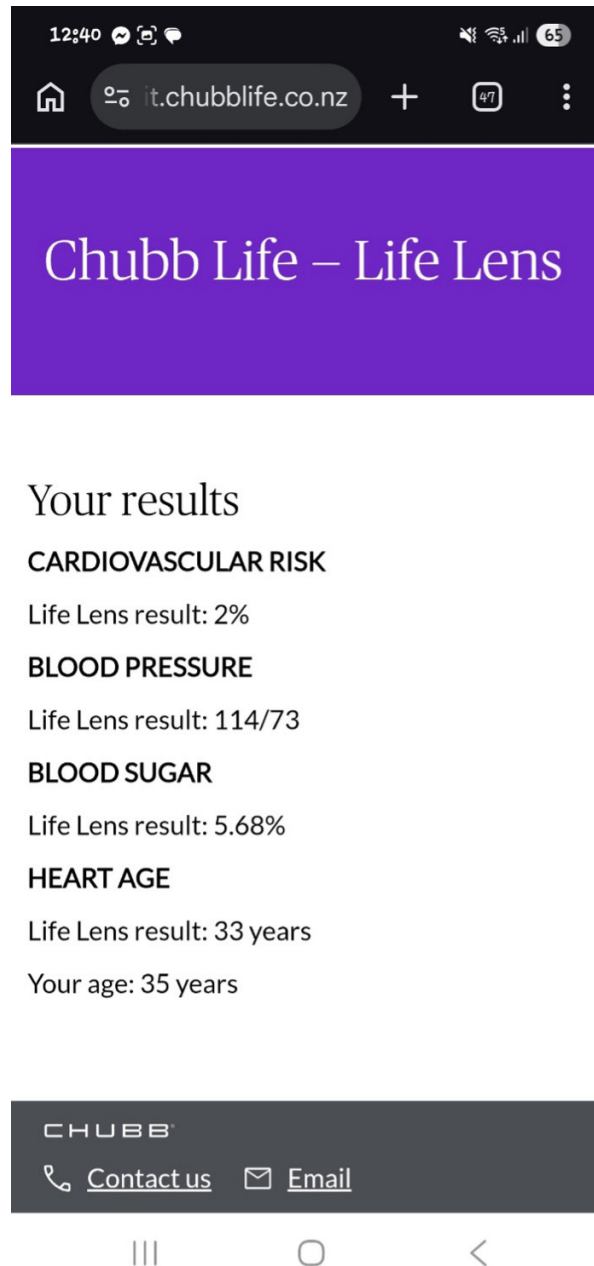
The summary of your results are ready, click 'View your results' to see them. A more detailed explanation has been emailed to you.

[View your results](#)

Step

Screenshot

Customer views their results on screen



Customer receives their results email

CHUBB®

Hi Friday

Thanks for scanning with Life Lens

Thanks for scanning with Chubb Life – Life Lens as part of your application for cover with us.

Below are the results of your scan.

Life Lens is designed to help us decide whether we can fast-track your application. Life Lens is not a health service and the results are **not** medical results or a diagnosis of any medical condition or health risk.

Life Lens detects, measures and assesses its limited health aspects differently to how a doctor or other health professional would test the same things. Usually these would require specialist medical equipment, testing under controlled conditions or multiple tests over time. Only your doctor or other health professional can provide you with health services and perform accurate medical tests and diagnose health conditions and risks.

If you're concerned about the results from your Life Lens scan you may want to seek advice from your doctor or other health professional. Chubb Life will not be responsible for any costs if you choose to do so.

Blood pressure

Life Lens result: 102/65

The first number is **systolic** pressure which is the pressure when your heart beats. The second number is **diastolic** pressure, which is the pressure when your heart rests between beats.

Systolic	And/or	Diastolic	Result
Less than 90	And	Less than 60	Low blood pressure
Less than 129	Or	Less than 90	Normal blood pressure
129 or higher	And/or	90 or higher	High blood pressure

What's blood pressure?

Blood pressure is the force of blood on the walls of your arteries. High or low blood pressure can be an indicator of current or future health conditions or risks (such as heart disease or stroke). Changes in your blood pressure can also be caused by other factors, including (but not limited to) stress, recent exercise or activity and other lifestyle factors.

Blood sugar

Life Lens result: 4.44%

Less than 5.7%	Normal
Between 5.7-6.4%	Higher than normal and may indicate pre-diabetes
More than 6.5%	Higher than normal and may indicate diabetes

What's blood sugar?

When sugar enters your bloodstream, it attaches to your red blood cells. Everybody has some sugar attached to their red blood cells, but consistently high blood sugar levels can be an indicator of diabetes and pre-diabetes. High blood sugar can also be caused by other factors, including (but not limited to) stress, medications, other health conditions and lifestyle factors.

Cardiovascular risk

Life Lens result: 1.00%

Less than 5%	Lower than average chance of a cardiovascular event in the next 10 years
5-20%	Average chance of a cardiovascular event in the next 10 years
Greater than 20%	Higher than average chance of a cardiovascular event in the next 10 years

What's cardiovascular risk?

Cardiovascular risk is an estimate of your likelihood of developing an atherosclerotic cardiovascular disease (like a heart attack or stroke) in the next 10 years. We work this out using your blood pressure and blood sugar alongside your age, sex and smoking status. Cardiovascular risk increases as we get older.

Heart age

Life Lens result: Your age: 30 years / Your heart age: 26 years

If your heart age is younger than your actual age	Your cardiovascular risk is lower than we'd expect from someone your age
If your heart age is about the same as your actual age	Your heart's health is typical for someone of your age
If your heart age is older than your actual age	Your cardiovascular risk is higher than we'd expect from someone your age

What's heart age?

Our heart changes as we get older. By comparing your individual heart health to national benchmarks, we can see whether your heart health is on track for someone your age.

To calculate your heart age, we consider your blood pressure, blood sugar levels, age, sex and smoking status.

We're here to help

Visit our [website](#) to learn more about how Life Lens works.

If you have any questions about your application, please talk to your adviser or contact Chubb Life directly on 0508 464 999.

Regards

The Team at Chubb Life

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Step

Screenshot

Adviser receives an email informing them the customer has completed the face scan

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Hi SHAPE1 ,

Your customer HarishTestingEmail Tuesday has completed their digital face scan. You can now continue with their application in eApp.

Thank you,
The Chubb Life team

This email (including any attachments) is intended for the designated recipient(s) only, and may be confidential, non-public, proprietary, and/or protected by the attorney-client or other privilege. Unauthorized reading, distribution, copying or other use of this communication is prohibited and may be unlawful. Receipt by anyone other than the intended recipient(s) should not be deemed a waiver of any privilege or protection. If you are not the intended recipient or if you believe that you have received this email in error, please notify the sender immediately and delete all copies from your computer system without reading, saving, printing, forwarding or using it in any manner. Although it has been checked for viruses and other malicious software ("malware"), we do not warrant, represent or guarantee in any way that this communication is free of malware or potentially damaging defects. All liability for any actual or alleged loss, damage, or injury arising out of or resulting in any way from the receipt, opening or use of this email is expressly disclaimed.

When the customer selects 'Exit Scan' these are the screen shots they will see

Exit Scan



Please confirm you want to leave the scan tool by selecting Exit. Or click Cancel if you've changed your mind.

Cancel

Exit Scan

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You have been removed from the Life Lens scan

The original link you were sent will no longer work. Please talk to your Adviser about your next steps.

Biometric Customer Screen

Once you have completed the quote for your customer and selected the Register for Scan button the following screen displays.

This registration screen will only show the record/s for the customer/s involved in the quote.

If your customer wants to opt out at this point, just select Opt Out, Confirm and Submit.

The screenshot shows the CHUBB user interface. The top navigation bar includes 'Home', 'Quote', 'Applications', 'Policy Search', 'Biometric Customers', 'My Dashboard', 'My Profile', 'My Chats', 'Resources', and 'Contact Us'. The user 'Ange Mintram' is logged in. The main content area is titled 'Register Customer for a scan' and contains a form with the following fields: 'First name' (value: AnotherQuote), 'Last name' (value: Sophie), 'Date of Birth' (value: 1/03/1980), 'Email' (empty), 'Mobile Number' (empty), and 'Registration Link Option' (checkboxes for SMS and Email, both unchecked). There is an 'Opt Out' checkbox which is checked. A confirmation message at the bottom states: 'I confirm the customer details I have entered are correct for the scan registration. Please select Submit to send your customer the registration link or if they have chosen to opt out.' A 'Submit' button is located at the bottom right.

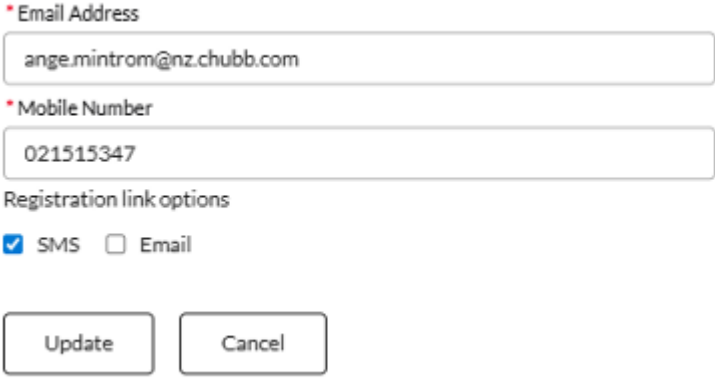

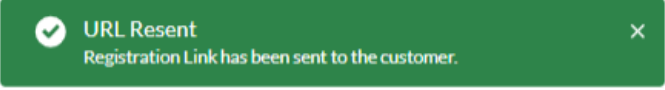
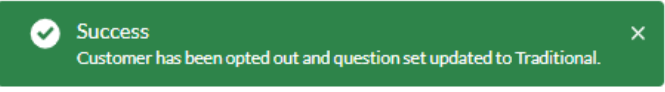
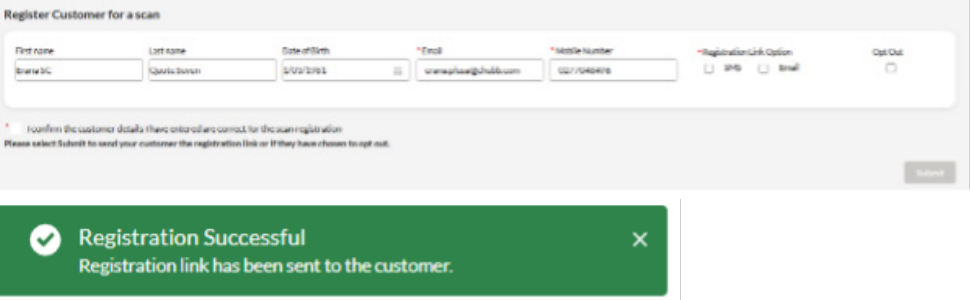
You can refresh the screen to see the status or wait for the email and then refresh to see the question set.

The screenshot shows the CHUBB user interface with the 'Biometric Customers' tab selected. The table displays the following data:

Customer Name	Date of Birth	Email Address	Mobile Phone	Quote #	Registration sent	Scan Status	Scan Completed	Question Set	
AstroWodnWodnAstro	17/03/1991	ange.mintram@nz.chubb.com	021515847	604911	18/03/2026 21:34:42	Scan Complete	18/03/2026 21:37:43	TAILORED	Link to Question Set Resend Results

Options	Description/Action
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These options display post registration and prior to completing the scan.

<p>Update</p>	<p>Allows you to update the email address and/or phone number, choose the notification method and select Ok for the link to be resent.</p>  <p>The following confirmation screen displays, remember to select Ok on this as well</p> 
<p>Resend URL</p>	<p>Select Resend URL and the following confirmation screen displays</p> 
<p>Opt Out</p>	<p>Select Opt Out and the following confirmation screen displays</p> 
<p>Opt In</p>	<p>Select Opt In and the customer registration screen displays. Check the details are ok, confirm and select Submit.</p> 
<p>These values display, once the customer has completed their scan</p>	
<p>Launch eApp</p>	<p>Selecting the Launch eApp link, will open eApp for this customer record</p>
<p>Resend Results</p>	<p>Select the Resend Results link and the following confirmation screen displays</p> 