

CHUBB®

Travel Insurance for Seasonal Workers



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Chubb Life Travel Insurance for Seasonal Workers in New Zealand has been designed to look after you if something goes wrong while you are working here in New Zealand.

If you hold or intend to hold a Recognised Seasonal Employer (RSE) limited visa for the duration of time you are working in New Zealand we can provide you with insurance through our Travel Insurance for Seasonal Workers in New Zealand policy. This policy is specifically for seasonal workers coming to New Zealand and ensures that you will be covered against a range of risks should the unexpected happen.

You can purchase a policy by completing an application form and paying the premium. You should read your policy documentation carefully.

A policy wording is available on request and will be provided to you when your application has been accepted.

A quick guide to your cover

Welcome to Chubb Life Travel Insurance for Seasonal Workers in New Zealand.

The table at right summarises the benefits covered by your policy, and gives details of all maximum cover amounts that apply.

**Designed to look after
Seasonal Workers in
New Zealand**



Important information you need to know

- › The policy covers only you, and a \$50 excess applies to all claims except for medical and dental claims, where no excess is payable.
- › You are covered for unexpected events and there are a wide range of benefits available, but you are not covered for any pre-existing medical conditions related to you, your immediate family or anyone whose health your trip is dependent on.
- › Medical check-ups and the routine maintenance of your dental health are not covered by this policy.
- › We may return you to your home country for treatment if you are fit to travel and where the cost of medical care in New Zealand is likely to exceed the cost of repatriating you. We are not responsible for the cost or quality of care you receive in your home country.
- › If you have an accident in New Zealand you must make a claim to the New Zealand Accident Compensation Commission (ACC) before you contact Chubb Life.
- › Where treatment is available through the New Zealand public health system you will be required to utilise this service. This includes for any notifiable illnesses.

- › Your policy ends either on the date you've chosen or when you return to your home country, whichever is earlier.
- › Stop overs of up to 5 days are allowed on the way to or from New Zealand, but only to Australia or another Pacific Island.
- › You must check before you buy your policy and before you start your trip that the countries you're travelling to are safe and that there are no known events that could affect your travel. Check safetravel.govt.nz for listings of countries with a 'do not travel' warning by the Ministry of Foreign Affairs & Trade (MFAT) to confirm there are no known events in the countries you're travelling to which may impact your travel. You should also monitor trusted media sources.
- › There is no cover if you are under the influence of drugs or alcohol or where you are engaged in any illegal activity.
- › There is no cover for baggage or personal effects and the loss or theft of any money or travel documents must be reported to the police or authorities within 24 hours. Please ask them for written confirmation to support your claim.
- › There is no cover for any sexually transmitted diseases or illnesses nor for pandemics or for losses related to the directives of any government which affect your travel in any way (including but not limited to border closures; quarantines; the denying of visas and the like).

Benefits summary

Cover Benefit

Policy Benefit Limit (NZ\$)

Changes to your trip

During Trip	\$50,000
Death or illness of immediate family member	\$2,500
Disruption during trip	\$10,000
Delay during trip	\$400 per day to \$10,000
Travel Agent fees	Reasonable costs

Cash, Travelers Cheques, Travel Documents and Bank Cards

Travel Documents	\$1,000
Cash, Travelers Cheques and Bank Cards	\$500

Medical & Dental Treatment

Repatriation	Reasonable Costs
Medical treatment on trip	Unlimited
Physiotherapy	\$200
Emergency dental up to \$350 per tooth	\$1,050
Burial expenses	\$50,000

Personal Liability

Personal liability	\$2,500,000
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Accidental Death

Accidental Death	\$20,000
Legal Costs	\$3,000

How to contact us

By phone

0800 335 125

or **+64 9 362 4276** if you're overseas

By email

contactus@seasonalworker.chubb.com

to request a claim form or ask any questions related to a claim

By mail

Chubb Life Insurance

P O Box 74301

Greenlane

Auckland 1546

Our Financial Strength

Chubb Life Insurance New Zealand Limited has an A (Excellent) financial strength rating which was given by A.M. Best Company Inc. The rating scale is:

Secure	Vulnerable
A++ A+ Superior	B B- Fair
A A- Excellent	C++ C+ Marginal
B++ B+ Good	C C- Weak
	D Poor
	E Under regulatory supervision
	F In Liquidation
	S Suspended



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