



CHUBB®

Travel Insurance

For Seasonal Workers in New Zealand

Policy Wording

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1. Introducing your policy

This policy covers seasonal workers entering New Zealand and who hold or intend to hold a Recognised Seasonal Employer (RSE) limited visa for the duration of their stay.

Please read all your policy documents including your policy summary and this document carefully.

These documents describe the terms and conditions that apply to your policy and form the basis of the contract between you and Chubb Life.

In this policy wording and the policy summary:

- › 'we', 'us', or 'our' means Chubb Life Insurance New Zealand Limited (Chubb Life), the insurer and underwriter of your policy.
- › 'you', 'your' or 'yourself' means the insured traveller(s) named on the policy summary.

Some words and terms used throughout this document may have a special meaning. If you see a word or term you don't understand, see section 7 'Definitions for terms used in this policy'.

If you have any questions, please contact us on 0800 335 125 or +64 09 362 4276.

About this policy

This is your policy and you are the owner, however it may have been arranged for you by your employer or an agent acting on you or your employer's behalf. This does not affect your rights or responsibilities under the policy. Instructions we receive from your employer or an agent will be acted on as though they had come from you directly, unless you tell us otherwise.

You're not covered for everything

Your policy covers you for a wide range of unexpected and clearly defined events, so you can travel with confidence. However, you're not covered for everything that may happen to you, so take the time to read and understand what you are and are not covered for.

In each section of your policy, we explain:

- › what is covered — if something is not mentioned, then it's not covered
- › what is not covered — the exclusions that apply.

In this section, you'll find a range of general conditions and our expectations of you.

In section 6 'What's not covered in any part of your policy', you'll find the exclusions which apply to all policy sections. For example, exclusions for:

- › human pandemic illnesses
- › official or government directives of any country
- › war

- › risks affecting a destination you're travelling to — risks that you might reasonably have been expected to know about before your travel began.

There are other exclusions in addition to the ones above.

Please take the time now to read all of your policy document, so that you understand what you're covered for, your responsibilities, and what is not covered.

About your premium

Your premium is based on the duration of cover you selected and must be paid in full. We may allow premium payments to be made in instalments by you or another party acting for you, but your premiums must be paid up to date or you're not covered by this policy and cannot make any claim.

You must be open and honest with us

We rely on the information you give us to provide this cover for you and pay any claim.

If you give us false or incorrect information, haven't given us all the information we ask for or fail to give us any other material information, we may:

- › decline your claim
- › cancel your policy from the cover start date
- › retain all or some of your premiums.

Material information means all the information that we needed to assess your application for cover or to consider your claim. It includes information about your health and medical history.

You need to let us know about changes in your health

You need to tell us about any changes in your health, including:

- › worsening of any of the covered health conditions shown in your policy summary
- › any new injury or illness you suffer after taking out this policy.

You must tell us before you start your trip so that we can check whether your cover is affected.

If you don't tell us about any changes in your health before you start your trip, you may not be covered for:

- › the covered conditions you've told us about
- › any illness or injury you have before your trip
- › any related conditions.

You're covered for travel to New Zealand and back home

You're covered for return travel from your home to New Zealand including any stopovers up to 5 days in Australia or the South Pacific.

Australia and South Pacific includes

American Samoa, Australia, Bali, Cook Islands, Fiji, French Polynesia, New Caledonia, Niue, Norfolk Island, Samoa, Tahiti, Tonga, and Vanuatu.

We can return you to your home country for treatment

This policy covers RSE workers who are temporarily living and working in New Zealand. If you get injured or become ill and the cost to treat you in New Zealand is greater than the cost to return you to your home country we can evacuate you to your home country provided you are medically fit to travel. We are not responsible for the cost or quality of care you receive in your home country.

You're covered for the time period shown in your policy summary

Your cover for cancellations and changes made before you start your trip starts on the date you buy your policy. Cover for all other benefits starts on the day you start your trip.

Your cover will end either on the date you've chosen – shown in your policy summary – or when you return to your home in your home country, whichever is earlier.

You must buy your policy before your trip starts.

You can apply to extend your cover up to a maximum total trip duration of 365 days. If you've already started your trip, you'll need to apply no later than 48 hours before the end date shown on your policy summary.

This policy does not cover multiple trips. An unplanned return trip home during your seasonal employment is not considered a multiple trip.

Understanding your excess

Excess means the amount of any claim you're responsible for. An excess amount of \$50 applies for each claim except medical and dental claims. We deduct this amount from any claim payment we make to you.

Please read section 4 'How your excess affects claim payments' for more information.

You need to check to confirm if you should travel

Before you buy your policy and before you leave for your trip, you must check that destinations you're travelling to are safe. You need to confirm that there are no known events that could affect your travel.

An event or risk becomes a 'known event' when it is first reported in the media, or listed as 'do not travel' on the SafeTravel website.

You're not covered if you buy your policy for or travel to a destination where there is an event or risk which makes it unsafe. Specifically, you are not covered at any of these times:

- › after an event or risk has first been reported in the media

You need to check the SafeTravel website and monitor trusted media sources

safetravel.govt.nz – check the latest list classified as 'Do not travel' by the Ministry of Foreign Affairs and Trade (MFAT). We won't cover you for related losses if you travel to a destination that MFAT has issued a 'do not travel' warning for.

You should also monitor trusted media sources because travel to some destinations may be unsafe even if there is no alert published on the SafeTravel website. We expect you to apply reasonable judgement in assessing whether your travel is safe or not. Please also read the following parts of section 6 of this policy wording:

- › 'Travel despite advisory risk warnings',
- › 'Events related to government directives, war and so on',
- › 'Human pandemic illness',
- › 'Reckless or criminal behaviour'

If after checking, you're still not sure whether it is safe to travel, please contact us for help on 0800 335 125.

You're only covered as a fare-paying passenger

It's important you're aware that you're only covered for travel if you're a fare-paying passenger on a scheduled transport service and you hold a valid ticket that you or someone else paid for. This includes tickets purchased using loyalty scheme points or won in a competition.

You must provide evidence of any losses

In order to make a claim, you must be able to prove your loss by providing us with the evidence we need to confirm it.

2. How to make a claim

This section explains how to make a claim before, during, or after your trip. Take your policy documents with you. Keep them handy in case you need to call us.

Making a claim during your trip

Contact us before you seek medical treatment

If you need to see a doctor, or need to go to hospital or a medical clinic for non-emergency treatment, you must call us to get approval first. We'll guide you to the safest and most appropriate place for treatment. If you don't get approval or fail to follow our advice and instruction, we reserve the right to decline your claim or we may pay a reduced amount.

If you need help, but it's not an emergency, call us on 0800 335 125 or +64 9 362 4276.

Making a claim before or after your trip

If you need to make a claim before or after your trip, please call us on 0800 335 125 or +64 9 362 4276, or email us at contactus@seasonalworker.chubb.com

Making a claim from another party

If you're able to claim back any part of a claim from another party, you must do this first and let us know the details. For example, you might be able to claim from a transport provider, an accommodation provider, the Accident Compensation Corporation of New Zealand (ACC), another insurance policy, a credit card company, a bank, or another supplier or person.

If you can make a claim to another party, we'll only pay the costs that you can't claim from them, up to the amounts you're entitled to receive under this policy.

3. A quick guide to your cover

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

Please make sure you read section 5 'What is and isn't covered' for full details on your cover. The table below tells you where to find full details for each benefit.

You're not covered for everything, and some general exclusions do apply to all benefits of this policy. Make sure you read section 6, 'What's not covered under any part of your policy'.

You'll need to pay an excess of \$50 for each claim event other than claims for medical and dental treatment where no excess applies – read section 4 'How your excess affects claim payments' for full details.

Benefit	Maximum cover amounts we'll pay per policy
Changes to your trip – page 8 section 5.1	
Cancellation and changes during your trip	Up to \$50,000
Cancellation and changes due to the unexpected death of an immediate family member	Up to \$2,500
Cancellation and changes during your trip due to serious illness or injury of an immediate family member	Up to \$2,500
Travel disruption and missed departure during your trip	Up to \$10,000
Travel delay during your trip	Up to \$400 a day, to a maximum of \$10,000
Travel agent fees for cancellation and changes	Reasonable fees
Cash, travellers cheques, travel documents or bank cards – page 9 section 5.2	
Travel documents	Up to \$1,000
Lost or stolen cash, travellers cheques or bank cards	Up to \$500
Medical and dental treatment and expenses – page 10 section 5.3	
Medical treatment during your trip	Unlimited
The cost of returning you to your home country if you become disabled	Reasonable expenses
Emergency dental treatment during your trip up to \$350 per tooth	Up to \$1,050
Physiotherapy	Up to \$200
Burial expenses and return of your body to your home country	Up to \$50,000
Personal liability – page 11 section 5.4	
Legal liability during your trip	Up to \$2.5 million
Accidental death – page 11 section 5.5	
Accidental death during your trip	\$20,000
Legal expenses related to your accidental death	Up to \$3,000

4. How your excess affects claim payments

Your policy has a standard excess amount of \$50 for each claim event, except medical and dental claims which have no excess.

Excess applies to each claim event

An excess amount of \$50 applies for each claim event other than medical and dental claims which have no excess.

This means:

- › if you receive a payment from us for one claim across different benefits, only one excess of \$50 applies
- › if you have different events during your trip that result in a claim, these will each be treated as a separate claim with their own excess.

5. What is and isn't covered

In this section, you'll find the specific details of what is and isn't covered for all the benefits under your policy. For details of maximum cover amounts, see section 3 'A quick guide to your cover'.

Remember that if something happens and you can't find that situation included in the 'What you are covered for' parts of any policy section, then that situation is not covered by your policy. Exclusions may apply whether they are the direct or indirect cause of your loss.

There are also general exclusions which apply to all benefits listed in this section. Make sure you read section 6, 'What you're not covered for under any part of your policy'.

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Have any questions?

Contact us on **0800 335 125** or **Getintouch.NZ@chubb.com** if you're unsure about any part of this policy after reading through it. We're here to help, so you can relax and enjoy your trip.

5.1 Changes to your trip

This section explains the cover you have for changes to your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

Cancellation and changes during your trip

You're covered for the unused and non-refundable portion of your travel and accommodation costs that you've already paid for or for any additional travel and accommodation expenses if you have to make changes to your trip or return to your home country early in the situations listed below.

Unexpected death

- › Your unexpected death.
- › The unexpected death of an immediate family member in your home country.

Serious injury or illness

- › Serious injury or illness of you that means you are not medically fit to travel.
- › Serious injury or illness of an immediate family member in your home country.

Circumstances beyond your control

- › Serious damage to your home in your home country because of fire, flood, or any natural disaster outside human control.
- › A strike or industrial action.
- › Extreme weather, a major geographic event or a natural disaster.
- › A country or destination being reclassified as 'Do not travel' by MFAT after you bought this policy.
- › Your passport being lost or stolen.

Travel disruption and missed departure during your trip

You're covered for extra travel expenses you have to pay to reach your planned destination if you miss a planned scheduled connection during your trip. Causes of disruption include:

- › a failure of public transport
- › major unexpected traffic delays
- › an accident or breakdown of the vehicle you're travelling in
- › a strike or industrial action
- › extreme weather, a major geographic event or a natural disaster
- › a country or destination being reclassified as 'Do not travel' by MFAT after you bought this policy
- › your passport being lost or stolen.

Travel delay during your trip

You're covered for extra accommodation, transport, and living expenses if your scheduled transport is delayed.

The delay must be unexpected and beyond your control, and last for more than 6 hours.

Travel agent fees for cancellation and changes

If we accept a claim for a cancellation or change to your trip, you're also covered for reasonable travel agent fees relating to that accepted claim.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're not covered for changes to your trip if any of the following applies directly or indirectly.

Failing to arrange and confirm bookings

You're not covered if you fail to confirm seats, bookings or reservations, including travelling on a stand-by ticket. You're also not covered if you don't arrange your return tickets within the period of travel stated in an open ticket.

Failing to be on time or carry necessary documents

You're not covered if you fail to check in or board at the correct time for scheduled transport services. You're also not covered if you fail to arrange, confirm and carry your visas, passports, tickets, or any other bookings you need.

Deciding not to travel, or cancelling all or part of a trip

You're not covered if you decide not to travel or if one of your travelling companions decides not to travel. If you cancel a trip for any reason not covered by this policy, and the destination is not listed as 'do not travel' on the SafeTravel website at the date of departure, you're not covered.

You're not covered if you cancel a trip where 25% or less of your itinerary's length is affected by a claimable event but the rest of the trip is still possible.

Errors by other service providers and event payments

You're not covered for event or ticket payments for sporting events, concerts, shows, ceremonies or receptions, including wedding festivities and cultural events.

You're not covered if a service provider makes an error, defaults, or for a service provider's financial collapse. You can seek to recover your losses from the provider.

Elective or cosmetic treatment

You're not covered for elective or cosmetic treatment or surgery, including any complications arising from the treatment or surgery.

5.2 Cash, travellers cheques, travel documents or bank cards

This section explains the cover you have if your cash, travellers cheques, travel documents or bank cards are lost or stolen. You must carry cash, travellers cheques, and bank cards with you when using transport providers. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

In each case, you'll need to prove that you were on your trip at the time of the loss by providing suitable evidence, such as tickets, receipts, or a record of your bank transaction. You'll need to give us proof of ownership and value for lost or stolen cash, travellers cheques, travel documents and bank cards as part of your claim.

You must report all losses to the police within 24 hours or as soon as possible, and get a written report.

You must immediately report any loss or theft of cash, travellers cheques, travel documents or bank cards while they are in the care of providers such as scheduled transport providers, hotels, or travel or tour operators. You need to lodge a claim with the provider and give us their written report so we can consider your claim.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're not covered for cash, travellers cheques, travel documents or bank cards if any of the following applies directly or indirectly.

We won't cover your travelling companion's cash, travellers cheques, travel documents or bank cards.

You're not covered for loss of cash, travellers cheques, travel documents or bank cards if they're:

- › left unattended in a public place
- › left in an unlocked vehicle
- › left in an unlocked or unattended transport service such as taxis and ridesharing services
- › left in unlocked premises
- › sent as unaccompanied baggage
- › not carried on you when you're using transport providers
- › sent by an untracked postal or courier service.

You're not covered for:

- › loss of bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind
- › devaluation of currency
- › an error in a foreign exchange transaction.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 15-16.

5.3 Medical and dental treatment and expenses

This section explains the cover you have for medical and dental treatment and expenses. You're covered if you get injured or fall ill while on your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

If you need to see a doctor, or need to go to hospital or a medical clinic for non-emergency treatment, you must call us to get approval first. If you don't get approval or fail to follow the advice and instruction you are given, this may affect your claim.

Medical treatment – during your trip

You're covered for medical expenses and reasonable additional accommodation and travel expenses if the expenses are a result of an injury or illness that you need immediate treatment for by a registered medical practitioner.

Any illness or injury you're claiming for must have happened during your trip or be a covered condition shown in your policy summary.

If you're hospitalised for 10 days or more, we'll consider paying you reasonable additional accommodation and travel expenses for an immediate family member to remain with you, or travel from your home country to be with you. You must contact us first to get approval before they travel.

If you have to remain in New Zealand beyond your original return date because of an illness or injury covered under this section of the policy, we'll extend your policy cover until you're medically fit to travel.

Returning to your home country – during your trip

We may return you to your home country (or to another country) if you're medically fit to travel. If you decide not to return to your home country and continue your trip against medical advice, we may not be able to cover you for the rest of your trip.

Emergency dental treatment – during your trip

You're covered for emergency dental treatment during your trip to:

- › get relief from sudden and acute pain by extraction or antibiotics
- › get immediate treatment for your teeth because of an injury that happens during your trip.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 15-16.

Burial expenses and return of your body to your home country

You're covered if while on your trip you die because of a sudden and unexpected event. We'll arrange and pay for the reasonable cost of one of the following:

- › cremation or burial of your body in the area where the death occurred or your home country
- › returning your remains to your home country, including the cost of embalming or cremation.

We'll also pay for a scheduled return economy flight for an immediate family member to accompany your remains back to your home country.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're not covered for medical and dental treatment and expenses if any of the following applies directly or indirectly.

We won't pay any claim that's directly or indirectly caused or contributed to by any pre-existing health condition that's not listed in the policy summary as a covered condition.

We won't pay any costs that are covered under a health agreement between the New Zealand Government and the country where you've been treated.

You're not covered if you don't get recommended vaccines, inoculations, or other medications before your trip.

You're not covered for private hospital treatment, including private hospital rooms, where public hospital treatment is available. Where admission is outside your control, we'll consider paying costs for private hospital treatment until public hospital treatment can be arranged.

We won't cover you for expenses or costs charged at above market rates for the goods or services provided – we'll only cover normal market rates.

You're not covered for dental expenses that you'd pay for in your home country, including routine dental treatment or where the claim results from normal wear and tear.

You're not covered for cosmetic dentistry.

You're not covered for the treatment or extraction of wisdom teeth.

You're not covered for elective or cosmetic treatment or surgery, including any complications arising from the treatment or surgery.

5.4 Personal liability

This section explains your cover for personal liability during your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

Legal liability – during your trip

You're covered for legal liability for damages, compensation, or legal expenses if you accidentally cause:

- › accidental death or injury of any person
- › loss of or damage to property.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're also not covered for personal liability if any of the following applies.

You're not covered if you admit fault or liability to anyone without our agreement in writing. Legal liability needs to be established in a New Zealand court or in a court in the country where the event occurred.

You're not covered for legal liability directly or indirectly to do with:

- › owning or using a vehicle, aircraft, or watercraft
- › owning, holding in trust, or having control of land or buildings
- › using a firearm outside a controlled environment
- › working or conducting business or a profession
- › being liable as an employer
- › having contractual liability because you employ any member of your immediate family
- › owing legal costs from criminal proceedings
- › you or an immediate family member acting maliciously or unlawfully
- › you or an immediate family member owning or looking after an animal that causes damage
- › being liable for damage, compensation, or legal expenses caused by using a rental vehicle, including injury or death of another person or property damage.

5.5 Accidental death

This section explains your cover for accidental death. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

Accidental death – during your trip

You're covered for your accidental death caused by an injury during your trip. Your accidental death must be within 12 months of the injury happening.

Your estate will need to give us medical reports or certificates to prove that your accidental death was caused directly because of an injury during your trip.

Legal expenses related to your accidental death

You're covered for legal expenses your estate has to pay when seeking compensation following your accidental death. We will only pay these expenses with our written consent. We also decide who is appointed as your legal representative and how the proceedings will be conducted.

If your estate makes a claim under this clause, we have the first right of reimbursement for amounts paid by us against any money paid or payable to your estate.

We'll only pay claims for legal expenses if your death is covered under accidental death cover (see above).



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're also not covered for accidental death if any of the following applies.

You're not covered for:

- › death from an illness or natural causes
- › death that occurs 12 months or more after your injury that happened while on your trip that this policy was covering.

You're not covered for legal expenses if you have no reasonable prospect of getting compensation.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 15-16.

5.6 Sports and activities

This section explains what sports and activities are and aren't covered under this policy. The purpose of this list is to capture the most common sports and activities people do during a trip. It's not an exhaustive list. If you're unsure whether a sport or activity is covered, please contact us on 0800 335 125 to check.

These sports and activities are covered under this policy

But they won't be covered if they're:

- › an organised team sport (ie tournament, sports club related)
- › professional/semi-professional sports or events that you're paid to do
- › a competition you're participating in, unless we've agreed to cover you.



A-M	S-W
Aerobics	Sailing (within 12 nautical miles of the mainland)
Badminton	Scuba diving (as a certified diver down to a maximum of 30m)
Baseball	Skiing/Snowboarding (on piste)
Basketball	Snorkelling
Boogie boarding	Softball
Bowls	Squash
Cricket	Surfing
Croquet	Swimming
Curling	Table tennis
Cycling (no racing)	Tennis
Hiking/Trekking/Tramping (under 4000m)	Ten pin bowling
Fishing	Volleyball
Golf	Walking
Ice skating	Water polo
Jogging	
Marathon running	
Mountain biking (on recognised routes)	

continued »

5.6 Sports and activities (continued)

These sports and activities are covered under this policy if they're professionally organised and supervised by a licensed provider and you wear the appropriate safety equipment provided and take safety precautions.

But they won't be covered if they're:

- › an organised team sport (ie tournament, sports club related)
- › professional/semi-professional sports or events that you're paid to do
- › a competition you're participating in, unless we've agreed to cover you.



A-I	J-Z
Abseiling	Jet skiing
Archery	Paint balling
Banana boating	Parascending over water
Black water rafting	Pony trekking
Bungee jumping	River tubing (no white water)
Camel/Elephant riding	Safari (if organised and with a professional guide, and in a vehicle)
Canoeing/Kayaking (no white water rafting)	Scuba diving (non-certified, to a maximum depth of 18m under supervision)
Clay pigeon shooting	Shooting (not big game)
Fencing	Sleigh riding (as a passenger)
Flotilla sailing (with professional leader)	Swimming with dolphins
Go Karting	Trampolining
Gymnastics	Water skiing (no jumping)
Hiking/Trekking/Tramping (between 4000m - 6000m)	White water rafting
Horse riding (no jumping)	Zip lining/Zip wiring
Hot air ballooning	Zorbing
Indoor rock climbing (with belays)	

continued »

5.6 Sports and activities (continued)

These sports and activities are never covered under this policy



B-M	O-W
Base jumping	Organised team sports (i.e. tournament, sports club related)
Big game hunting	Parachuting
BMX stunt riding	Paragliding
Bouldering	Parascending (over land)
Boxing	Participation in competitions unless otherwise agreed by us
Canyoning	Polo
Caving/Pot holing	Professional/Semi-professional sports or event
Coasteering	Quad Biking
Cycle racing	Rock Climbing
Flying (except as a fare-paying passenger – see also general exclusions)	Sailing (more than 12 nautical miles from the mainland)
Free/High diving	Scuba diving (below 30m)
Gliding	Shark diving
Hang gliding	Skiing/Snowboarding (off piste)
Hiking/Trekking/Tramping (over 6000m)	Skydiving
Horse jumping	Tombstoning
Hunting	Track days involving motor vehicles including motorcycles
Judo/Karate/Martial arts	Water ski jumping
Kite Surfing	Weightlifting
Lacrosse	Wrestling
Microlighting	
Mountaineering	

6. What's not covered under any part of your policy

In this section we outline things that we don't cover under any part of your policy. We won't pay any claim that is directly or indirectly caused by any of the things listed in this section.

Please read this section carefully – we want you to know what's not covered so you don't get caught out with unexpected costs from your trip.

For us to consider any claim, you must have followed reasonable instructions and advice from us or any of our other authorised agents.

Your pre-existing health conditions

We won't cover any pre-existing health conditions unless they're listed in the policy summary as covered conditions.

We won't cover any symptoms that you were under investigation or referral for, or were waiting for tests or tests results for before the start of your trip.

We won't cover conditions that you were on a waiting list for or scheduled to have a medical procedure for (including day or overnight surgery) before the start of your trip.

Pre-existing health conditions of travelling companions

We won't cover any medical conditions or symptoms for travelling companions that could affect your travel plans, and that you knew about before buying your policy.

Pre-existing health conditions of immediate family

We won't cover any medical conditions or symptoms for your immediate family that could affect your travel plans, and that you knew about before buying your policy.

Travelling against medical advice

You're not covered if you travel against medical advice.

You're not covered if you refuse to return to your home country after the date when our medical advisor considers you could have safely been evacuated to your home country at our cost.

Travel despite advisory risk warnings

You're not covered if you travel to places classified before the start date of your trip as 'Do not travel' by your government or by the New Zealand Ministry of Foreign Affairs and Trade (MFAT). Check the list published on safetravel.govt.nz before you go.

Please also see 'Events related to government directives, war and so on' on page 16 and 'Reckless or criminal behaviour' on page 16 of this policy wording.

Human pandemic illness

You're not covered if you catch a human pandemic illness, or if the threat or presence of a human pandemic illness affects your travel.

Pregnancy

We won't pay any claim relating to pregnancy. However, if your pregnancy was without complications before you bought your policy, we'll cover medical complications as a result of illness or emergency medical treatment up to and including week 26 of your pregnancy.

Costs recoverable from other providers

You're not covered for any costs that you could recover from:

- › a transport provider
- › an accommodation provider
- › another insurance policy
- › a credit card company or bank
- › the Accident Compensation Corporation of New Zealand (ACC)
- › any other supplier or person.

You're also not covered for any losses or costs that you could recover through credits, vouchers, or other offers in place of cash refunds – offers that allow you to use the goods or services you've paid for at a later date. It is your responsibility to seek any recovery available to eliminate or lessen any loss.

Cost inflation

You're not covered for more than the original cost you paid for any goods or service if they subsequently increase in price unless we have agreed to this.

Alcohol and drugs

You're not covered for claims occurring as a direct result of being under the influence of alcohol or drugs taken by you, a member of your immediate family or one of your travelling companions (unless prescribed and taken as directed by a registered medical practitioner).

Self-inflicted injury

You're not covered for any claims relating to intentional self-inflicted illness or injury, suicide, or attempted suicide.

Breakdown of relationships or divorce

You're not covered for claims relating to a relationship breaking up or for divorce for yourself or a family member.

Travel if you're not a fare-paying passenger

You're only covered for travel if you're a fare-paying passenger on a scheduled transport service. You're covered for trips on charter vessels with crew, when operating within coastal waters. You're also covered for sightseeing air tours from one location returning to that location.

You're not covered for any claims relating to your activity as a crew member on both aircraft and watercraft.

You're not covered for any claims relating to your control of a device that leaves the ground (such as a drone or hot air balloon).

Events related to government directives, war, and so on

You're not covered if you travel to countries or destinations where events have happened before you start your trip that might reasonably be expected to cause you to make a claim. Such events might include:

- › a natural disaster
- › a weather event
- › a strike
- › a disease or pandemic.

You're also not covered for events related to any of the following actions of any government or official authority:

- › directives, restrictions, prohibitions, quarantines, detentions, border closures, or seizures
- › anything they do which makes travel to your destination(s) impossible or unreasonably risky or which causes you or any other party to cancel or alter your trip.

You're not covered for riot or civil commotion unless you'd already left your home country before it began. You must also take reasonable steps as soon as you can to avoid these or related risks.

You're not covered for acts of foreseeable violence, or military operations.

You're not covered for death, injury or illness caused by exposure to nuclear weapons materials or ionising radiation, or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel. For this exclusion, combustion means any process of nuclear fusion or fission that's self-sustaining.

Loss of use or enjoyment or consequential loss

You're not covered for any loss of use or of enjoyment, or for any consequential loss relating to a claim under your policy. A consequential loss is one that follows on from a claimable event and for which there is no specific benefit in this policy.

Reckless or criminal behaviour

You're not covered if you take part in certain sports and activities during your trip – see the list of what sports and activities are covered and are not covered in section 5.6 'Sports and activities'.

We won't cover you if you intentionally or recklessly put yourself in a situation or take part in an activity that puts your personal safety or the safety of your belongings at risk. The exception is if you're trying to save someone's life.

You're not covered if you're riding as the driver or passenger on a scooter, moped or motorcycle with an engine capacity of more than 200cc.

If you're riding on a scooter, moped or motorcycle with an engine capacity of 200cc or less, you're only covered if:

- › you're wearing the appropriate safety wear including a helmet
- › you hold the required licence applicable for the country you're in if you're the driver of the vehicle
- › you hold the applicable New Zealand driver licence if you're the driver of the vehicle.

We won't cover you if you're hitch-hiking.

We won't cover you if you commit an illegal or criminal act.

When we won't cover travel costs

We won't cover loss of points from any loyalty programme if you have to cancel or change a trip that you paid for partly or fully with loyalty points.

We won't cover the cost of a one-way fare to your home country if you have to return to your home country and you didn't hold a return ticket or cancelled your return ticket.

A sexually transmitted disease of any sort

We won't cover you for any sexually transmitted disease, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV).

Other factors influencing claims that we won't cover

We won't cover any claim where you haven't followed our reasonable instructions or instructions from our authorised agents.

We won't cover events where you have not attempted to reduce or lessen your loss by seeking recovery from others.

We won't cover events related to animals that belong to you or any related party.

We won't cover people invited to your accommodation or you visiting the accommodation of people you don't know.

You're not covered for services provided by a family member, such as accommodation or health care.

7. Definitions for terms used in this policy

When the following words and terms appear in the policy summary or the policy wording, they have the meanings we give below.

Accidental death means death that results solely and directly from an accident with no other contributing causes such as an existing medical condition.

An accident is a single, sudden, unintended, external event causing injury. The injury must occur independently of any illness, disease, naturally occurring condition or degenerative process.

Covered condition means:

- › an illness or injury shown on your policy summary that you tell us about when you buy your policy.
- › an illness or injury that first occurs after you arrange your policy but before the start date of your trip that you've told us about. We confirm in writing that it's covered and, if needed, you pay an additional premium.

Excess means the amount of any claim you're responsible for. We deduct this from any claim payment.

Financial collapse involves any service provider that you are relying on for your trip that:

- › is not able to pay its debts as they fall due for payment in the ordinary course of business
- › stops normal business operations
- › has not paid another service provider whose services you're relying on
- › is placed in administration, receivership, or liquidation
- › is under statutory management.

Hazardous work means work in high-risk locations or involving dangerous activities.

Hazardous work includes:

- › working underground or underwater (includes mining and scuba diving)
- › working at sea (includes work on fishing vessels and oil rigs)
- › working at altitude (includes piloting or crewing aircraft)
- › working at heights (includes construction above ground level, roofing and window cleaning)
- › work involving the use of toxic substances or explosives.

You are covered for normal duties associated with horticulture and viticulture which you are qualified and experienced to undertake.

Human pandemic illness means an illness that has a pandemic alert, advisory guideline, notification, declaration or other similar publication issued by the New Zealand Government or the World Health Organization.

Illness means any sickness or disease that starts during your cover period as it appears in your policy summary.

Immediate family means your spouse (see definition below), fiancé, fiancée, parent, sibling, child, stepchild, foster child, grandparent, grandchild, parent-in-law, brother or sister-in-law, son-in-law, and daughter-in-law.

Injury means an injury caused solely and directly by accidental, visible and external means, that happens during your cover period.

Known event means an event, risk, or occurrence which may affect your trip and has been mentioned by a trusted media source or in a travel advisory published on the Chubb Life or SafeTravel websites.

Known event date means the earliest of the following dates:

- › the date we declare a known event on our Travel advisories webpage
- › the date when a known event is first reported by a trusted media source
- › the date when a known event is listed as 'do not travel' on the SafeTravel website.

If you buy your policy or travel after a known event date, you won't have any cover under this policy for losses related to the known event.

Medical expenses means reasonable and necessary expenses that you incur overseas for hospital, medical, surgical, nursing home or other attention or treatment given or prescribed by a registered medical practitioner, excluding dental treatment (except as provided under 'Emergency dental treatment').

For this definition, 'reasonable and necessary expenses' are the expenses you incur for a standard level of hospital, medical, surgical, nursing home or other attention or treatment given in the country you are in. We will decide whether expenses are reasonable and necessary based on all relevant information.

Negotiable instruments are documents guaranteeing the payment of a specific amount of money, either on demand, or at a set time, with the payer usually named on the document.

Passport being stolen means your passport has been taken from you, dishonestly and without justification, to permanently deprive you of it.

Piste means a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary of the ski field or ski resort.

Policy means the terms and conditions applying to this insurance, as described in this document – the policy wording – and the policy summary (see page 18). The policy also includes your application details.

Policy owner means the person named on the policy summary who is responsible for this policy.

Policy summary means the summary we sent you with this document (or any replacement summary) that lists the details specific to your cover.

Pre-existing health condition means any illness, injury or medical condition before the cover start date, whether diagnosed or not, that:

- › you have been or are being treated for or sought any medical advice for
- › you were or are aware you had
- › you have or had signs or symptoms for
- › a reasonable person would have sought medical advice or treatment for.

Public place means any area that the public has access to including foyers and grounds of your accommodation, pools, restaurants, bars, night clubs, shops, markets, public toilets, beaches, airports, railway stations, bus terminals, taxi stands, and wharves.

Scheduled transport means air, rail, sea, or road transport operated by an established and licensed passenger-carrying service operator, tour operator or public transport service, in each case providing regular, scheduled transport for fare-paying passengers.

Spouse means the person:

- › that you're legally married to, or are in a civil union with
- › that you live with in a relationship equivalent to marriage (whether of the same or another gender). You must have continuously lived with them for at least 3 months before the start date of your trip.

Trip means your time away from your home country. This period starts when you leave home in your home country and ends when you arrive back in your home country.

Unattended means:

- › not carried on you or under your control at the time of the loss, theft, or damage
- › left in a place where it can be taken without your knowledge (including on the beach or beside the pool while you swim)
- › left in a place where you're unable to prevent it from being unlawfully taken.

War means any war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial or religious ends.

8. About Chubb Life

Chubb Life Insurance New Zealand Limited (Chubb Life) is one of the country's leading providers of life insurance.

Formerly known as Cigna, we've been operating in New Zealand for more than a century and are committed to being there for our customers when they need us most.

We offer our life, income protection, critical illness and business insurance products through Independent Financial Advisers, our partners at ANZ, Southern Cross and TSB as well as best-practice direct marketing.

Chubb Life has an A (Excellent) financial strength rating which was given by A.M. Best Company Inc. For more information visit chubblife.co.nz/financial-strength.

Our privacy policy protects information you give us

We'll hold any details you provide securely.

We may use your details to:

- › give you quotes
- › give you information about our products, services and promotions that may interest you
- › set up and administer any policy you wish to take out.

Under the Privacy Act, you have the right to access and correct personal information provided by you. For more information on our privacy policy, you can read our full privacy statement at www.ChubbLife.co.nz/privacy or contact us on 0800 335 125.

This privacy policy applies to all insured travellers and the premium payer.

We welcome the opportunity to resolve disputes

If you have a complaint, please contact us on the details in section 10. We'll start our internal process for resolving complaints.

We're a member of the Insurance and Financial Services Ombudsman Scheme (IFSO Scheme), which is a free, independent service that can help settle any dispute you're unable to resolve with us. They'll determine any dispute or action relating to this policy according to New Zealand law.

IFSO contact details

Post PO Box 10845, Wellington 6143

Phone 0800 888 202

Email info@ifso.nz

Website www.ifso.nz

9. Our financial strength

We have 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++		Marginal
			C+		
B++	B+	Good	C	C-	Weak
			D		Poor
			E		Under regulatory Supervision
			F		In Liquidation
			S		Suspended

For more rating information visit

www.ambest.com/ratings/guide.pdf

10. Contact us

By phone 0800 335 125 or +64 9 362 4276 for help during your trip or in an emergency, we're available 24 hours, 7 days a week

By email contactus@seasonalworker.chubb.com to request a claim form or ask any questions related to a claim

Getintouch.NZ@chubb.com for general information about your policy such as premiums and address changes

ChubbLifeComplaints.NZ@chubb.com to make a complaint

By letter Chubb Life Insurance New Zealand Limited
P O Box 74301
Greenlane
Auckland 1546

