

Chubb Business Travel Insurance

HUBB

Level 9, The Bayleys Building
171-1777 Lambton Quay
NEW ZEALAND
www.chubb.com/nz
Tel:
Email: Jill.Hares@Chubb.com
Jill Hares
Accident & Health Account Manager

30 April 2022

Dave Peters
Anglican Insurance Board
PO BOX 12 287
Wellington
6144

Subject: Anglican Insurance Board
Quote No.: 775418
Policy Type: Business Travel Accident
Policy Number: NZBTAG01196122

Where our terms are provided to a client, you agree to:

- a) on behalf of Chubb, disclose to the insured Chubb's current financial strength rating and other information relating to Chubb's current rating which is required to be disclosed to the insured by the Insurance (Prudential Supervision) Act 2020 (IPSA), in the manner and at the time required by the IPSA;
- b) retain, and if requested by Chubb, provide written evidence from the insured acknowledging disclosure; and
- c) inform the insured of their duty of disclosure as included in or attached to this quote and of Chubb's privacy policy which is available at www.chubb.com/nz-en/footer/privacy.html.

Please note that section 66 of the IPSA allows the insured to cancel their policy if the financial strength rating has not been disclosed to them in the manner required by IPSA.

Thank you for your support and if you have any queries regarding this matter please do not hesitate to contact me.

I look forward to receiving your renewal instructions.

Kind Regards,



Jill Hares
Accident & Health Account Manager
Chubb Insurance New Zealand Limited (Chubb)

Description of Cover

Policyholder(s):	Anglican Insurance Board	
Covered Person(s) /Categories:	1. All Employees of the Policyholder, or persons authorised by the Policyholder, travelling on authorised & declared business travel, Directors and Executives Private Travel and/or Incidental Private Travel, including Accompanying Spouse/Partner & Dependent Child(ren) of a Covered Person.	
Scope of Cover:	1. Cover under the Policy applies whilst a Covered Person is on a Journey	
Journey Definition:	1. Journey means business travel undertaken and authorised by the Policyholder. Such cover shall commence when the Covered Person leaves their normal residence or place of business, and is continuous on a full-time twenty-four (24) hour basis until the Covered Person returns to their normal residence or place of business, whichever occurs first. The maximum duration of any one (1) Journey shall be one hundred and eighty (180) days. Every day commuting or travel not involving a scheduled flight is not considered a Journey	
Policy Wording:	ChubbNZ14-16-1020 Business Travel Accident Policy Wording	
Period of Insurance		
From:	1 May 2022	
To:	1 May 2023	
Premium:	NZD	3,105.60
Goods & Services Tax:	NZD	87.00
Total Payable:	NZD	3,192.60
Broker Commission:	NZD	0.00
	%	0.00
GST on Commission:	NZD	0.00
	%	0.00

Schedule of Benefits

Sum insured each Covered Person.

All limits are in the same currency as the premium and taxes displayed.

Section 1: Personal Accident and Sickness

Categories	Table of Events	Part A – Lump Sum Benefits
1	Event 1 - Accidental Death	250,000
	Events 2-19	250,000
	Personal Accident Event 1	Dependent Children under 18 years: 20,000
	Personal Accident Event 1	Dependent Children under 10 years: 2,000

Categories	Part B - Bodily Injury Resulting in Surgery - Benefits	Part C - Sickness Resulting in Surgery - Benefits
1	5,000	5,000

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	2,000 x 104 weeks	100.00	14 days

Categories	Part C - Weekly Benefits – Sickness	% of Salary - Part C	Excess Period - Part C
1	0 x 0 weeks	0.00	0 days

Categories	Part D - Fractured Bones - Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Limit per Tooth
1	5,000	10,000	250

Additional cover under Section 1

Categories	Death by Natural Causes	Corporate Image Protection
1	50,000	15,000

Categories	Independent Financial Advice	Coma Benefit
1	7,500	Per Day: 50 / Maximum Period: 3 months

Categories	Partner Retraining Benefit	Spouse/Partner Accidental Death Benefit
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1	15,000	25,000
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Categories	Dependent Child Supplement	Orphaned Benefit
1	Per Child: 5,000 / Per Family: 15,000	Per Child: 5,000 / Per Family: 15,000

Categories	Domestic Help Expenses for Accompanying Spouse	Premature Birth / Miscarriage Benefit
1	Per Week: 500 / Maximum Period: 26 weeks	5,000

Categories	Tuition or Advice Expenses	Modification Expenses
1	Per Month: 750 / Maximum Period: 6 months	10,000

Categories	Unexpired Membership Benefit	Chauffeur Services
1	2,500	2,500

Categories	Executor Emergency Cash Advance
1	25,000

Categories	Superannuation Scheme Contribution Benefit	Loss of Daily Activities
1	52 weeks	10,000

All cover under Section 1 – Personal Accident & Sickness related to the Accidental Death of a Dependent Child(ren) under the age of ten (10) years is limited to \$2,000.

Section 2: Kidnap and Ransom/Extortion Cover

Categories	Sum Insured
1	500,000

Additional cover under Section 2

Categories	Trauma Counselling – per visit	Trauma Counselling – per Covered Person
1	500	5,000

Section 3: Hijack and Detention

Categories	Sum Insured	Daily Benefit	Maximum Days
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1	15,000	1,000	15
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Additional cover under Section 3

Categories	Legal Costs
1	50,000

Section 4: Medical, Evacuation and Additional Expenses

Categories	Sum Insured	Excess
1	Unlimited	0

Additional cover under Section 4

Categories	Continuous Worldwide Bed Confinement	Non-Medical Incidental Expenses
1	Per Day: 100 / Up to 60 days	Per Day: 50 / Maximum: 1,500

Categories	Trauma Counselling benefit – per visit	Trauma Counselling – per Covered Person
1	500	5,000

Categories	Injury	Personal Financial Loss
1	100,000	10,000

Section 5: Chubb Assistance and Security Advice

Categories	Included
1	YES +64 9 3741775 www.chubbassistance.co.nz

Section 6: Cancellation and Disruption

Categories	Loss of Deposits	Excess
1	30,000	100

Categories	Cancellation and Curtailment Expenses	Excess
1	Unlimited	100

Sub-limits under Section 6

Categories	Incidental Private Travel and/or Directors and Executives Private Travel	Out of Pocket Expenses
1	20,000	Per Day: 150 / Maximum: 1,500

Additional cover under Section 6

Categories	Frequent Flyer Points	Funeral Expenses
1	10,000	25,000

Categories	Pet Boarding Expenses	Volunteer Service Return Home Benefit
1	Per Day: 250 / Maximum: 2,500	Included in Cancellation and Curtailment Expenses above

Categories	Missed Transport Connection	Overbooked Flight
1	10,000	2,500

Section 7: Alternative Employee / Resumption of Assignment Expenses

Categories	Sum Insured
1	20,000

Section 8: Baggage and Travel Documents

Categories	Baggage and Business Property	Excess	Limit any one (1) item
1	25,000	100	5,000

Categories	Electronic Equipment	Excess
1	10,000	250

Categories	Money and Travel Documents	Excess
1	5,000	100

Categories	Deprivation of Baggage
1	5,000

Additional cover under Section 8

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1	1,000	2,000

Categories	Tools of Trade (Courier costs)	Keys and Locks
1	20,000	2,000

Categories	Golf Equipment Hire Extension	Identity Theft Extension
1	1,000	20,000

Section 9: Personal Liability

Categories	Sum Insured
1	5,000,000

Additional cover under Section 9

Categories	Court Attendance Benefit
1	Per Day: 100 / Maximum: 2,500

Section 10: Rental and Personal Vehicle Excess

Categories	Rental Vehicle Excess	Personal Vehicle Excess
1	5,000	5,000

Categories	Vehicle Hire
1	Per Week: 500 / Maximum:2,000

Additional cover under Section 10

Categories	Towing Expenses
1	1,000

Section 11: Search and Rescue Expenses

Categories	Sum Insured	Aggregate Limit of Liability (any one (1) Period of Insurance)
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1	20,000	100,000
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Section 12: Political and Natural Disaster Evacuation

Categories	Sum Insured	Annual Limit of Liability (any one (1) Period of Insurance)
1	20,000	100,000

Additional cover under Section 12

Categories	Specialist Security Services
1	50,000

Categories	Aggregate Limit of Liability (any one (1) Period of Insurance)
1	250,000

Aggregate Limit of Liability (applicable to Sections 1 and 2 only)

Any one (1) Period of Insurance (A):	2,500,000
Non-Scheduled Flights (B):	500,000
	500,000
Any one (1) Period of Insurance with respect to War / Civil War (D):	1,000,000

Endorsements

This Endorsement varies the terms of the Policy. It may expand, reduce, or impose additional conditions on the cover and should be read carefully.

The terms of this Endorsement shall prevail to the extent of any inconsistency with the terms of the Policy.

- (1) The section of the Policy headed '**Premium**' is amended by adding the following clause to the end of the section:

Fixed Premium

The Premium on this Policy is fixed and will not be adjusted regardless of any difference in the number of travel days undertaken during the Period of Insurance from the number of travel days declared at the inception of the Policy.

- (2) The section of the Policy titled '**General Definitions**' is amended by replacing the definition of "Incidental Private Travel" with following definition:

Incidental Private Travel means non-business related travel which is taken either side of or during an authorised business trip.

- (3) The section of the Policy titled '**Section 6 – Loss of Deposits, Cancellation & Disruption**' is amended by adding the following exclusion under the sub-section titled '**Exclusions Under Section 6**':

6. directly or indirectly arising from, relating to or in any way connected with the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof or any related strain) and/or its outbreak,

provided that this exclusion shall not apply in respect of claims for (a) or (b) below and provided that such claims result from an unforeseen circumstance outside the control of the Policyholder or the Covered Person:

- (a) '**Loss of Deposits**' under Section 6 – Loss of Deposits, Cancellation & Disruption of the Policy, if during the Period of Insurance the Policyholder or the Covered Person incurs loss of Travel or Accommodation Expenses paid in advance of a proposed Journey following the necessary alteration or cancellation of the Covered Person's Journey due to:
- (i) the Covered Person's unexpected death from COVID-19 prior to the Journey commencing; or
 - (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to commence the Journey as planned; or
 - (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to commence the Journey as planned; or

- (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to commence the Journey as planned; or
- (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to commence the Journey as planned,

in which case We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Loss of Deposits' in Section 6 – Cancellation and Disruption of the Policy; and

- (b) **'Cancellation and Curtailment Expenses'** under Section 6 – Loss of Deposits, Cancellation & Disruption of the Policy, if during the Period of Insurance and whilst the person is a Covered Person and on a Journey, the Covered Person necessarily incurs reasonable unbudgeted additional or forfeited Travel or Accommodation Expenses and/or out-of-pocket expenses due to:

- (i) the Covered Person's unexpected death from COVID-19; or
- (ii) the Covered Person contracting COVID-19 which results in the Covered Person being certified by a Doctor as being unable to continue the Journey as planned; or
- (iii) the Covered Person contracting COVID-19 which results in the Covered Person being directed by a health authority to quarantine which prevents the Covered Person being able to continue the Journey as planned; or
- (iv) the Covered Person, a Close Relative, Close Colleague or travelling companion of the Covered Person being directed by a health authority to quarantine because of a close contact with a positive or suspected positive case of COVID-19 which prevents the Covered Person being able to continue the Journey as planned; or
- (v) a Close Relative, Close Colleague or travelling companion of the Covered Person contracting COVID-19, or their unexpected death from COVID-19 which prevents the Covered Person being able to continue the Journey as planned,

in which case We will reimburse the Policyholder or the Covered Person on the same basis as specified under 'Cancellation and Curtailment Expenses' in Section 6 – Cancellation and Disruption of the Policy.

Important Information

In this section “We”, “Our” and “Us” means Chubb Insurance New Zealand Limited (Chubb). “You” and “Your” refers to Our customers and prospective customers as well as those who use Our website.

Duty of Disclosure

Your Duty of Disclosure

Before entering into a contract of insurance with Chubb, each prospective insured has a duty to disclose to Chubb information that is material to Chubb’s decision whether to accept the insurance and, if so, on what terms. This includes material information about the insured, any other people and all property and risks insured under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to Chubb before renewal, extension, variation or reinstatement of a contract of insurance with Chubb. You should also provide all material information when you make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective insured understands all information provided in support of the application for insurance and that it is correct, as each prospective insured will be bound by the answers and by the information they have provided.

The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of Non-Disclosure

If an insured fails to comply with their duty of disclosure, Chubb may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. Chubb may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

Financial Strength Rating

At the time of print, Chubb has an “AA-” insurer financial strength rating given by S&P Global Ratings. The rating scale is:

AAA	Extremely Strong	BBB	Good	CCC	Very Weak	SD or D – selective default or default
AA	Very Strong	BB	Marginal	CC	Extremely Weak	R - Regulatory Action
A	Strong	B	Weak			NR – Not Rated

The rating from ‘AA’ to ‘CCC’ may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the S&P Global Ratings [website](#).

Our rating is reviewed annually and may change from time to time, so please refer to Our website for Our latest financial strength rating.

Fair Insurance Code

We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ’s Fair Insurance Code (**the Code**). The Code and information about the Code is available at www.icnz.org.nz and on request.



No financial advice

The information contained within this document does not take into account the personal circumstances, objectives, financial situation or needs of the insured and does not constitute financial advice. You should consider the terms, conditions, exclusions and limitations of the relevant insurance policy, and obtain financial advice if required, before making any decisions about the insurance policy.

Privacy Statement

This statement is a summary of Our privacy policy and provides an overview of how We collect, disclose and handle your personal information. Our privacy policy may change from time to time and where this occurs, the updated privacy policy will be posted on Our [website](#).

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains your personal information in accordance with the requirements of New Zealand's Privacy Act, as amended or replaced from time to time.

Personal Information Handling Practices

When do We collect your personal information?

Chubb collects Your personal information (which may include health information) from You when You interact with Us, including when you are applying for, changing or renewing an insurance policy with Us or when We are processing a claim, complaint or dispute. Chubb may also (and You authorise Chubb to) collect Your personal information from other parties such as brokers or service providers, as detailed in Our privacy policy.

Purpose of Collection

We collect and hold the information to offer products and services to You, including to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint or dispute that may be made under a policy.

If You do not provide Us with this information, We may not be able to provide You or Your organisation with insurance or to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation.

Sometimes, We may also use Your personal information for Our marketing campaigns and research, to improve our services or in relation to new products, services or information that may be of interest to You.

Recipients of the Information and Disclosure

We may disclose the information We collect to third parties, including:

- contractors and contracted service providers engaged by Us to deliver Our services or carry out certain business activities on Our behalf (such as actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including lawyers, doctors and other medical service providers, credit reference bureaus and call centres);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);

other companies in the Chubb group;

the policyholder (where the insured person is not the policyholder);

insurance and reinsurance intermediaries, other insurers, Our reinsurers, marketing agencies;

and government agencies or organisations (where we are required to by law or otherwise).

These third parties may be located outside New Zealand. In such circumstances We also take steps to ensure Your personal information remains adequately protected.

From time to time, We may use your personal information to send You offers or information regarding Our products that may be of interest to You. If You do not wish to receive such information, please contact Our Privacy Officer using the contact details provided below.

Rights of Access to, and Correction of, Information

If You would like to access a copy of Your personal information, or to correct or update Your personal information, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, please contact the Privacy Officer by posting correspondence to Chubb Insurance New Zealand Limited, PO Box 734, Auckland; telephoning: +64 (9) 3771459; or emailing Privacy.NZ@chubb.com.

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our [Privacy Policy](#) for more details, or contact Our Privacy Officer at the details above.

You also have a right to address Your complaint directly to the Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Privacy Commissioner's website at www.privacy.org.nz.

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.

More information can be found at www.chubb.com/nz.

Contact Us

Chubb Insurance New Zealand Limited
CU1-3, Shed 24
Princes Wharf
Auckland 1010
PO Box 734, Auckland 1140
O +64 9 377 1459
F +64 9 303 1909
www.chubb.com/nz

Company No. 104656
Financial Services Provider No. 35924

Chubb. Insured.™