

American Express Travel Insurance Single Trip

Fact Sheet

CHUBB®



American Express Travel Insurance Single Trip Policy provides coverage for unforeseen costs, expenses, losses and damage incurred during a trip whilst overseas or within New Zealand.

About this Factsheet

This factsheet relates to the American Express Travel Insurance Single Trip Policy and is issued by Chubb Insurance New Zealand Limited (Company No. 104656, FSP No. 35924). It provides you with a factual summary of the key features and exclusions of the American Express Travel Insurance Single Trip Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the American Express Travel Insurance Single Trip Policy, which sets out the full insuring clauses, definitions, schedule, extensions, terms, conditions, exclusions and limits of liability, having regard to your own circumstances, before making any decisions about this insurance policy and contact your financial adviser to obtain financial advice as required.

American Express Travel Insurance Single Trip Policy

Key Features

- **Overseas Medical Emergency Expenses Cover** – provides cover for Repatriation/Evacuation, reimbursement or payment of overseas medical emergency treatment, emergency dental treatment and reasonable extra accommodation costs in the event of a Medical Emergency. Includes cover for reimbursement or payment of overseas medical emergency expenses and transportation of remains or burial expenses incurred as a result of the customer having contracted COVID-19 which was first confirmed or diagnosed while on their trip.
- **Trip Cancellation and Amendment Cover** - provides cover for reimbursement of non-refundable and unused deposits, excursion, and travel and accommodation costs, paid in advance in the event of cancellation, curtailment or change of trip (due to specified unforeseen circumstances outside a customer's control). Includes cover for costs incurred from having to cancel, curtail or change a trip because the customer or their travelling companion contract

COVID-19 after the policy is issued and a doctor confirms the illness in writing. Excludes claims arising from border closures or government issued "Do Not Travel" warnings caused by COVID-19 (including where the border closure or travel warning occurs after the policy is issued).

- **Personal Baggage, Valuables, Money and Travel Documents Cover** – provides cover for damaged, destroyed, stolen Personal Baggage, Valuables, Money and Travel Documents during the trip.
- 24/7 emergency assistance to help in the event of a medical emergency, natural disaster or security incident.

Optional Add-on Coverage

You may also choose to purchase the following additional benefits:

- **Rental Vehicle Excess Cover** – provides cover for the rental vehicle deductible that you would be required to pay as part of the rental agreement, or the rental vehicle damage that you become liable to pay under the rental agreement, when you hire a rental vehicle for less than 30 days and the rental vehicle is damaged or stolen whilst in your custody or control.
 - This optional coverage is subject to certain exclusions. For example, we will not pay or reimburse any costs arising from or relating to the rental of certain vehicles, such as trucks, minibuses, buses and trailers. Refer to the Policy for a full list of the types of vehicles that are excluded, as well as the other exclusions that apply.
- **Snow Sports Cover** – provides cover for snow sports activities, covering equipment, trip cancellation expenses and overseas medical costs (for overseas trips).
 - This optional coverage is subject to certain exclusions. For example, we will not pay or reimburse any costs arising from or relating to heli-skiing/heli-snowboarding or cross-country skiing. Refer to the Policy for a full list of the types of vehicles that are excluded, as well as the other exclusions that apply.
- **Cruise Cover** – provides cover for when you are going on a cruise.
 - This optional coverage is subject to the terms, conditions, limits, excesses and exclusions detailed in each applicable section. Please also consider the General Exclusions that apply to All Sections of the Policy.

Key Exclusions

- Pre-existing medical conditions are not covered under the policy. (For more information, refer to the Policy).
- Cover is excluded for domestic (within New Zealand) travel medical expenses. Medical expenses cover is limited to overseas travel only (subject to Policy terms and limitations).
- Cover is excluded for claims arising from, relating to or in any way connected with COVID-19 (or any mutation or variation thereof) and/or its outbreak other than as specifically outlined under Key Features above. See Section A – Trip Cancellation and Amendment Cover and Section B – Overseas Medical Emergency Expenses Cover for details.
- Travelling against the advice of a Doctor who has deemed the customer unfit to travel.
- Persons whom do not meet the eligibility criteria (including being 80 years of age or older at the date the Certificate of Insurance is issued).
- Travelling against the travel advisory warnings of "Do Not Travel" issued by the New Zealand Government or a New Zealand Government agency (such as MFAT).
- Persons looking to participate or engage in certain specified excluded sports and activities (such as, jet skiing and bungee jumping). For further information, refer to Excluded Sports and Activities in the Policy.
- Persons looking for Rental Vehicle Excess Cover, or who engage in Snow Sports or travel on a cruise but do not purchase the optional add-on. For further information, refer to Sections K, L and M of the Policy.
- Loss arising in a country subject to international sanctions.
- We will not pay any benefit, or pay for or reimburse any costs arising from the death or disappearance of a Dependent Child.

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.

Chubb is defined by its extensive product and service offerings, broad distribution capabilities and exceptional financial strength.

Why Chubb?

- **Leadership** – Chubb has been committed to protecting New Zealand businesses for over 40 years. Chubb leverages global expertise and local acumen to tailor insurance solutions for a diverse group of clients. This includes large multinational companies, local corporates and SMEs, individuals with substantial assets to insure and consumers purchasing travel insurance.
- **Protection** – The true measure of an insurer is how it responds to and manages claims. We strive to treat each customer the way we would like to be treated if we experienced the same loss – with integrity, empathy, promptness and fairness – and to reach mutually agreeable outcomes.
- **Endurance** – Chubb's financial stability and ability to pay claims rate among the best in the insurance industry, as attested by leading insurance rating services.

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

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