

# Chubb Travel Insurance Premier Travel Cover

## Fact Sheet

CHUBB®



**Chubb Travel Insurance Premier Travel Cover Policy provides coverage for the unforeseen costs, expense, loss and damage incurred from a single trip overseas or within New Zealand.**

### **About this Factsheet**

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This factsheet relates to the Chubb Travel Insurance Premier Travel Cover 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 Chubb Travel Insurance Premier Travel Cover Policy and does not take into account your personal circumstances, objectives, financial situation or needs. You should read the policy wording of the Chubb Travel Insurance Premier Travel Cover 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.

### **What is covered?**

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- Medical expenses incurred overseas as a direct result of accidental injury or sickness (Please note that this includes cover for a list of 12 pre-existing medical conditions, including asthma, diabetes and epilepsy.);
- Medical expenses incurred overseas in the event of an accidental injury that results in the physical severance or total loss of the use of a limb or irrevocable loss of all sight in an eye, including any loss of life or income resulting from an accidental injury;
- Loss of deposits and cancellation charges;
- Loss, theft or damage to your baggage, travel documents and money; and
- Rental Vehicle Excess - We will reimburse you for the excess if you become liable to pay a Rental Vehicle Insurance Excess as a result of a collision involving a Rental Vehicle whilst in Your control.

### **What is not covered?**

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**We will not pay for claims arising directly or indirectly from:**

- Coronavirus Disease 19 (Covid-19) or any mutation or variation thereof;
- any Pre-Existing Medical Condition You or Your Travelling Companion have;

- costs or expenses incurred outside the Period of Insurance;
- war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
- an act of Terrorism;
- nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your Journey or One Way Trip;
- any nuclear reaction or contamination, ionizing rays or radioactivity;
- suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the transmission of any sexually transmittable disease or virus, alcohol abuse, or drugs unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
- any government prohibition, regulation or intervention;
- participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding;
- any benefit that would breach the Insurance (Prudential Supervision) Act 2010.

## 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](http://www.chubb.com/nz).

## Contact Us

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Company No. 104656  
 Financial Services Provider No. 35924

Chubb. Insured.<sup>SM</sup>