

# Schedule

## Chubb Business Travel Insurance



### Description of Cover

|                                       |   |   |
|---------------------------------------|---|---|
| <b>Policy Number:</b>                 | WGRG70I196 116  |   |
| <b>Policyholder(s):</b>               | GymSports New Zealand and/or subsidiary companies now or hereafter formed, constituted or acquired.   |   |
| <b>Covered Person(s)/ Categories:</b> | 1. All Employees or directors of the Policyholder or persons authorised by the Policyholder travelling on authorised business travel or private travel, including accompanying Spouses and families of a Covered Person.  |   |
| <b>Scope of Cover:</b>                | 1. Cover under the Policy applies whilst a Covered Person is on a Journey.  |   |
| <b>Journey Definition:</b>            | 1. Journey means an overseas trip undertaken on the business of the Policyholder and/or authorised by the Policyholder. Cover shall commence from the time a Covered Person leaves their normal place of residence or place of business, whichever is left last and continue on a fulltime twenty-four (24) hour basis until the Covered Person returns to their normal place of residence or place of business, whichever occurs first. The maximum duration of any one (1) trip is one hundred & eighty (180) days. |   |
| <b>Policy Wording:</b>                | Chubb Business Travel Wording 2015  |   |
| <b>Period of Insurance</b>            |   |   |
| <b>From:</b>                          | 31 October 2016   | (at 4:00pm)   |
| <b>To:</b>                            | 31 October 2017   | (at 4:00pm) Both dates inclusive  |
|                                       | including any subsequent period for which We accept a renewal Premium   |   |
| <b>Premium:</b>                       | As Agreed   |   |
| <b>Goods &amp; Services Tax:</b>      | As Agreed   |   |
| <b>Total Payable:</b>                 | <b>As Agreed</b>  |   |
|                                       | Renewal to be reassessed for any subsequent Period of Insurance   |   |
| <b>Signed at:</b>                     | <b>Wellington</b>   | <b>Authorised Representative</b>  |
| <b>On:</b>                            | <b>7 December 2016</b>  |   |
|                                       |   | <b>Kapilan Easwaranpillai</b><br>Accident & Health Account Manager, A&H |

## 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 156 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  | 0   |

#### 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 |
|------------|----------------------------|---|
| 1          | 15,000                     | 25,000                                    |

| Categories | Dependent Child Supplement            | Orphaned Benefit                      |
|------------|---------------------------------------|---------------------------------------|
| 1          | Per Child: 5,000 / Per Family: 15,000 | Per Child: 5,000 / Per Family: 10,000 |

| 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 Benefit |
|------------|------------------------------|-------------------|
| 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 maximum                           | 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 |
|------------|-------------|---------------|--------------|
| 1          | 15,000      | 1,000         | 15           |

### Additional Cover under Section 3

| Categories | Legal Cost |
|------------|------------|
| 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 : 200 / Up to 25 days        | Per Day : 50 / Up to 1,500      |

  

| Categories | Trauma Counselling Benefit - per Visit | Trauma Counselling - per Covered Person |
|------------|--|---|
| 1          | 500                                    | 5,000                                   |

  

| Categories | HIV / AIDS contracted through Bodily Injury | Personal Financial Loss |
|------------|---|-------------------------|
| 1          | 100,000                                     | 10,000                  |

## Section 5: Chubb Assistance and Security Advice

| Categories | Included  |
|------------|---|
| 1          | YES<br>+64 9 3741775<br>www.chubbassistance.co.nz |

## Section 6: Loss of Deposits, Cancellation and Disruption

| Categories | Loss of Deposits | Excess |
|------------|------------------|--------|
| 1          | 30,000           | 250    |

| Categories | Cancellation & Curtailment Expenses | Excess |
|------------|-------------------------------------|--------|
| 1          | Unlimited                           | 500    |

### Sub-limits under Section 6

| Categories | Incidental Private Travel and/or Directors and Executives Private Travel | Out of Pocket Expenses  |
|------------|--|-------------------------|
| 1          | Included   | Per Day: 0 / Maximum: 0 |

### 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 / Up to 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               | 350    |

| Categories | Money and Travel Documents | Excess |
|------------|----------------------------|--------|
| 1          | 5,000                      | 250    |

| 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: 1,000 |

### Section 10: Rental and Personal Vehicle Excess

| Categories | Rental Vehicle Excess | Personal Vehicle Excess |
|------------|-----------------------|-------------------------|
| 1          | 5,000                 | 0                       |

| Categories | Vehicle Hire             |
|------------|--------------------------|
| 1          | Per Week: 0 / Maximum: 0 |

#### Additional Cover under Section 10

| Categories | Towing Expenses |
|------------|-----------------|
| 1          | 1,000           |

### Section 11: Search and Rescue Expenses

| Categories | Sum Insured | Aggregate Limit of Liability<br>(any one (1) Period of Insurance) |
|------------|-------------|---|
| 1          | 20,000      | 100,000   |

### Section 12: Political and Natural Disaster Evacuation

| Categories | Sum Insured | Annual Limit of Liability<br>(any one (1) Period of Insurance) |
|------------|-------------|--|
| 1          | 20,000      | 100,000  |

**Additional Cover under Section 12**

|                   |                                     |
|-------------------|-------------------------------------|
| <b>Categories</b> | <b>Specialist Security Services</b> |
| 1                 | 50,000                              |

|                   |   |
|-------------------|---|
| <b>Categories</b> | <b>Aggregate Limit of Liability<br/>(any one (1) Period of Insurance)</b> |
| 1                 | 250,000   |

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

|   |           |
|---|-----------|
| <b>Any one (1) Period of Insurance (A):</b>                                 | 2,500,000 |
| <b>Non-scheduled Flights (B):</b>   | 500,000   |
| <b>Any one (1) event with respect to War / Civil War (C):</b>               | 500,000   |
| <b>Any one (1) Period of Insurance with respect to War / Civil War (D):</b> | 1,000,000 |

## Endorsements:

### SPORTING ENDORSEMENT

The following conditions apply for any claims arising directly or indirectly from such activities:

1. Under Section 1, Personal Accident & Sickness; the sum insured is reduced from \$100,000; and
2. Under Section 1, Personal Accident & Sickness; (a) Event 2, Permanent Total Disablement, is deleted and replaced by Permanent Paraplegia and/or Permanent Quadriplegia; (b) There is no cover under Section 1 Part B Weekly Benefits Injury, Events 25 & 26; and (c) Part D, Injury Resulting in Fractured Bones is deleted; and
3. Under Section 4, Medical & Additional Expenses and Cancellation & Curtailment Expenses, the sum insured is reduced to \$250,000. The Excess applicable is \$500 each and every claim; and
4. There is no cover under Section 9, Personal Liability.

### Age Limit Extension

The policy age limit has been increased to age 80, however there is no benefit entitlement under Section 1 Permanent Total Disablement or Weekly Benefits for insured's over 75 (Section 1 deleted in full).  
All other benefits apply.

### Policy EXCESS

Electronic Equipment: \$350 each and every claim

Cancellation & Curtailment Expenses: \$500 each and every claims

Baggage and Business Property \$100 each and every claim

Luggage \$100

# Privacy Statement

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We are committed to protecting the privacy of persons covered under this Policy. We collect, use and retain personal information in accordance with the principles in the Privacy Act 1993.

## **Personal Information Handling Practices**

### *Collection, Use and Disclosure*

We collect a Covered Person's personal information (which may include health information) when they are applying for, changing or renewing an insurance policy with Us or when We are processing a claim, complaint or dispute. We collect the information to assess applications for insurance, to provide Covered Persons or their organisations with competitive insurance products and services and administer them, to handle any claim, complaint or dispute that may be made under a policy. If a Covered Person does not provide Us with this information, We may not be able to provide them or their organisation with insurance or to respond to any claim, complaint or dispute.

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 doctors and other medical service providers, credit reference bureaus and call centres), other companies in the Chubb group, insurance and reinsurance intermediaries, other insurers, Our reinsurers, and government agencies (where We are required to by law). These third parties may be located outside New Zealand.

### *A Covered Person's Choices*

In dealing with Us, a Covered Person agrees to Us using and disclosing their personal information as set out above. This consent remains valid unless the Covered Person alters or revokes it by giving written notice to Our Privacy Officer.

From time to time, We may use a Covered Person's personal information to send them offers or information regarding Our products that may be of interest to them. If a Covered Person does not wish to receive such information, please contact Our Privacy Officer using the contact details provided below.

### *How to Contact Us*

If a Covered Person would like to access a copy of their personal information, or to correct or update their personal information, or if they have a complaint or want more information about how We are managing their personal information, 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](mailto:Privacy.NZ@chubb.com)



# Qualifying Financial Entity (QFE) Disclosure Statement

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The purpose of this Disclosure Statement is to help you make a decision about choosing a financial adviser. It contains information on, amongst other matters, who We are and how We can be contacted or given instructions and how complaints and disputes are dealt with. It is important that you read this information.

We invite you to contact Us if you would like to obtain further information, provide Us with instructions, or if you have any queries about the products and services We are authorised to provide.

Please retain this document along with your current policy documentation in a safe place for your future reference.

## About Chubb Insurance New Zealand Limited

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Chubb Insurance New Zealand Limited (“**Chubb**”) is an insurer and provides financial advice in connection with its general insurance products and life insurance products. Chubb’s details are:

Company Number: 104656  
Financial Services Provider Number: 35924  
Head Office: CUI-3, Shed 24, Princes Wharf, Auckland 1010, New Zealand  
Postal address: PO Box 734, Shortland Street, Auckland 1140, New Zealand  
O 0800 422 346 or +64 9 377 1459  
F +64 9 303 1909  
E CustomerServices.AUNZ@chubb.com  
www.chubb.com/nz

Chubb is a Qualifying Financial Entity (**QFE**) under the Financial Advisers Act 2008 and takes responsibility for the financial advice provided by its QFE advisers. Chubb also underwrites certain classes of sickness and accident insurance products under its “Combined Insurance” brand. Chubb authorises its QFE advisers to provide financial advice in connection with these products directly to the public. The relevant QFE Disclosure Statement may be accessed via [www.combinedinsurance.co.nz](http://www.combinedinsurance.co.nz).

You may check Chubb’s QFE status and whether other entities are a member of the QFE group on the Financial Service Providers Register at [www.fspr.govt.nz](http://www.fspr.govt.nz).

## How We are rated on Financial Strength

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At the time of print, Chubb Insurance New Zealand Limited has an “AA -” insurer financial strength rating given by Standard & Poor’s (Australia) Pty Limited. The rating scale is:

|                               |                      |                            |  |
|-------------------------------|----------------------|----------------------------|--|
| <b>AAA</b> - Extremely Strong | <b>BBB</b> - Good    | <b>CCC</b> - Very Weak     | <b>SD</b> or <b>D</b> - Selective Default or Default |
| <b>AA</b> - Very Strong       | <b>BB</b> - Marginal | <b>CC</b> - Extremely Weak | <b>R</b> - Regulatory Action                         |
| <b>A</b> - Strong             | <b>B</b> - Weak      |                            | <b>NR</b> - 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 Standard & Poor’s website.

We take the concerns of Our customers very seriously and have detailed complaint handling and dispute resolution procedures that a Covered Person may access, at no cost to them. To assist Us with enquiries, please provide Us with the claim or policy number (if applicable) and as much information about the reason for the complaint or dispute.

Our complaints and dispute procedures are as follows:

**Stage 1 - Complaint Handling Procedure**

If a Covered Person is dissatisfied with any of Our products or services and wishes to lodge a complaint, please contact Us via:

The Complaints Officer  
Chubb Insurance New Zealand Limited  
PO Box 734, Shortland Street, Auckland 1140  
O 0800 422 346  
F +64 9 303 1909  
E Complaints.NZ@chubb.com

**Stage 2 - Dispute Resolution Procedure**

If a Covered Person is dissatisfied with Our response to their complaint, they can advise that they wish to take their complaint to Stage 2 and referred to Our dispute resolution team. Our internal dispute resolution team can be contacted via:

Internal Dispute Resolution Service  
Chubb Insurance New Zealand Limited  
PO Box 734, Shortland Street, Auckland 1140  
O +64 9 377 1459  
F +64 9 303 1909  
E DisputeResolution.NZ@chubb.com

**Stage 3 - External Dispute Resolution**

We are a member of an independent external dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Commerce & Consumer Affairs. If a Covered Person is dissatisfied with Our dispute determination or We are unable to resolve their complaint or dispute to their satisfaction within two months they may contact FSCL via:

Financial Services Complaints Limited  
PO Box 5967, Lambton Quay, Wellington 6145  
O 0800 347 257 (Call Free for consumers) or +64 4 472 FSCL (472 3725)  
F +64 4 472 3728  
E info@fscl.org.nz  
W www.fscl.org.nz

Please note if a Covered Person would like to refer their complaint or dispute to FSCL they must do so within 2 months of the date of Our dispute determination.

Further details regarding Our complaint handling and dispute resolution procedures are available from Our website and on request.

## Contact Us

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Chubb Insurance New Zealand Limited  
CU1-3, Shed 24  
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PO Box 734  
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