

# Chubb Travel Insurance Single Trip

## Fact Sheet

CHUBB®



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

### **About this Factsheet**

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

### **What is covered?**

- Medical expenses incurred overseas as a direct result of accidental injury or sickness (Please note that this includes cover for a list of 54 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;
- Travel cancellation or postponement;
- Loss, theft or damage to your baggage, travel documents and money;

### **Optional coverage**

- You may also opt to be covered for claims arising directly or indirectly from:
  - Cruise Pack - Covers the cancellation of a cruise during your trip, including reasonable prepaid, non-refundable and unused portion of public transportation, accommodation, cruise activities and day excursions;
  - Golf Pack - Covers golf activities, including loss or damage to your golf equipment, your unused golf costs, and celebratory food and

- drink from a hole-in-one whilst playing golf;
- Winter Sports Pack - Covers winter sports activities (e.g. skiing or snowboarding), including loss or damage to your winter sports equipment, delay to your ski holiday resort due to weather closure and the closure of lift systems at your pre-booked ski holiday resort;
- Adventure Sports Pack - Covers adventure sports activities (e.g. scuba diving, white water rafting with a guide or mountain biking), including loss or damage to your equipment and the unused portion of the costs associated with your activity due to accidental injury or sickness.

### What is not covered?

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

- Coronavirus Disease 19 (Covid-19) or any mutation or variation thereof;
- any prohibition, regulation or intervention by government authorities;
- any loss or expenses which arises in connection with or is contributed by you undertaking any trip against travel advice where the Ministry of Foreign Affairs and Trade has issued a 'do not travel' warning. Refer to the safe travel website ([www.safetravel.govt.nz](http://www.safetravel.govt.nz)) for the status of each country/location;
- Your intoxication by alcohol or drugs not prescribed by a doctor;
- Your or your travel companion's pre-existing medical condition unless it is an approved medical condition under the policy;
- You engaging in physical labour or manual operations or active personal participation in an activity excluded by the policy;
- You participating in:
  - Winter sports or adventure sports activities, unless you have opted to be covered for such claims;

- Any sports or activities that present a high level of inherent danger (i.e. involving a high level of expertise, exceptional physical exertion, highly specialised gear or stunts);
- Scuba diving unless You hold a PADI certification (or similar recognised qualification) or when diving with a qualified instructor;
- Mountaineering;
- Any professional competitions or sports in which you receive remunerations, sponsorships or any forms of financial rewards;
- Racing of any kind, other than on foot but this does not include ultra-marathons, biathlons and triathlons; or
- Motorcycling for any purpose except involving the use of a motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current New Zealand motorcycle license and You wear a helmet whilst in use.

### 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).

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Company No. 104656  
 Financial Services Provider No. 35924

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