


Schedule

Chubb Business Travel Insurance



Description of Cover

Policy Number:	NZBTAG05267118	
Policyholder(s):	Wearebamboo Ltd	
Covered Person(s)/ Categories:	1. All travellers who have prior paid declaration to Wearebamboo and individually booked programmed and associated travel through the Wearebamboo network, all travel requirements having been arranged, fixed and paid for via the Wearebamboo web site. Cover does not extend to any Accompanying Dependent Child(ren) or Spouse(s)	
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:	Chubb Business Travel Wording 2015	
Period of Insurance		
From:	1 September 2018	(at 4:00pm)
To:	1 September 2019	(at 4:00pm) Both dates inclusive
	including any subsequent period for which We accept a renewal Premium	
Premium:	As Agreed	
Goods & Services Tax:	As Agreed	
Total Payable:	As Agreed	
	Renewal to be reassessed for any subsequent Period of Insurance	
Signed at:	Auckland	Authorised Representative
On:	31 August 2018	
		Stefan Schmid NZ Corporate Manager, Accident & Health

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	40,000
	Events 2-19	40,000
	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	0

Categories	Part B - Weekly Benefits - Bodily Injury	% of Salary - Part B	Excess Period - Part B
1	400 x 104 weeks	100.00	14 days

Categories	Part C - Weekly Benefits - Sickness	% of Salary - Part C	Excess Period - Part C
1	0 x 104 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	0	0

Additional Cover Under Section 1

Categories	Death by Natural Causes	Corporate Image Protection
1	0	15,000

Categories	Independent Financial Advice	Coma Benefit
1	10,000	Per Day: 50 / Maximum period: 3 months

Categories	Partner Retraining Benefit	Spouse / Partner Accidental Death Benefit
1	15,000	30,000

Categories	Dependent Child Supplement	Orphaned Benefit
1	Per Child: 0 / Per Family: 0	Per Child: 0 / Per Family: 0

Categories	Domestic Help Expenses for Accompanying Spouse	Premature Birth / Miscarriage Benefit
1	Per Week: 0 / Maximum Period: 0 weeks	0

Categories	Tuition or Advice Expenses	Modification Expenses
1	Per Month: 0 / Maximum Period: 0 months	0

Categories	Unexpired Membership Benefit	Chauffeur Benefit
1	0	0

Categories	Executor Emergency Cash Advance
1	0

Categories	Superannuation Scheme Contribution Benefit	Loss of Daily Activities
1	52 weeks maximum	0

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	400,000

Additional Cover under Section 2

Categories	Trauma Counselling - per visit	Trauma Counselling - per Covered Person
1	500	10,000

Section 3: Hijack and Detention

Categories	Sum Insured	Daily Benefit	Maximum Days
1	30,000	1,000	30

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 30 days	Per Day : 0 / Up to 0

Categories	Trauma Counselling Benefit - per Visit	Trauma Counselling - per Covered Person
1	500	10,000

Categories	HIV / AIDS contracted through Bodily Injury	Personal Financial Loss
1	0	0

Section 5: Chubb Assistance and Security Advice

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

Section 6: Loss of Deposits, Cancellation and Disruption

Categories	Loss of Deposits	Excess
1	8,000	0

Categories	Cancellation & Curtailment Expenses	Excess
1	8,000	0

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	0	25,000

Categories	Pet Boarding Expenses	Volunteer Service Return Home Benefit
1	Per Day : 0 / Up to 0	Included in Cancellation and Curtailment Expenses above

Categories	Missed Transport Connection	Overbooked Flight
1	10,000	0

Section 7: Alternative Employee/Resumption of Assignment Expenses

Categories	Sum Insured
1	0

Section 8: Baggage And Travel Documents

Categories	Baggage and Business Property	Excess	Limit any one (1) item
1	8,000	0	4,000

Categories	Electronic Equipment	Excess
1	8,000	0

Categories	Money and Travel Documents	Excess
1	1,600	0

Categories	Deprivation of Baggage
1	3,000

Additional Cover under Section 8

Categories	Repatriation of Belongings	Home Burglary Excess Benefit
1	0	0

Categories	Tools of Trade (Courier costs)	Keys and Locks
1	0	0

Categories	Golf Equipment Hire Extension	Identity Theft Extension
1	0	0

Section 9: Personal Liability

Categories	Sum Insured
1	800,000

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	0	0

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

Additional Cover under Section 10

Categories	Towing Expenses
1	0

Section 11: Search and Rescue Expenses

Categories	Sum Insured	Aggregate Limit of Liability (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 (any one (1) Period of Insurance)
1	40,000	100,000

Additional Cover under Section 12

Categories	Specialist Security Services
1	0

Categories	Aggregate Limit of Liability (any one (1) Period of Insurance)
1	0

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

Any one (1) Period of Insurance (A):	1,000,000
Non-scheduled Flights (B):	1,000,000
Any one (1) event with respect to War / Civil War (C):	0
Any one (1) Period of Insurance with respect to War / Civil War (D):	0

Endorsements:

EXCESS

It is noted and agreed an Excess of USD Two Hundred and Fifty (\$250) applies to each and every claim under this Policy.

CURRENCY

All amounts shown on the Policy are in US Dollars (USD). If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in US Dollars (USD) will be the rate at the time of incurring the expense or suffering a loss.

Privacy Statement

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

Qualifying Financial Entity (QFE) Disclosure Statement

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

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: CU1-3, 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.

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.

How We are rated on Financial Strength

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:

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 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

Chubb Insurance New Zealand Limited
CU1-3, Shed 24
Princes Wharf
Auckland 1010
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