



American Express Corporate Meeting Card Insurance

Cover is effective from 1 December 2020.

This booklet contains important information about Your American Express Corporate Meeting Card complimentary insurance and should be read carefully and stored in a safe place. We recommend that You take this with You when You travel.

Please familiarise Yourself with its contents and refer to it in the event of a claim situation. We want to ensure You are clear about what Your American Express Corporate Meeting Card complimentary insurance covers You for. So if You are unclear about anything in this document, please call the number below and our insurance team will be happy to assist You with any enquiries.

Please note that amounts quoted are in New Zealand dollars.

TRAVEL INSURANCE COVER

American Express Corporate Meeting Card

24 Hour Business Travel Accident Cover

| |
|--|
| ACTIVATION OF TRAVEL INSURANCE COVER: |
| American Express Corporate Meeting Card: Purchase of Transportation Costs on an American Express Corporate Meeting Card. |

| |
|---|
| For all cover and claims inquiries, please contact Chubb for assistance. |
| Chubb Insurance New Zealand Limited (Company Number 104656) (Chubb) is the insurer. Chubb can be contacted as follows: Address: CU-1-3 Shed 24, Princes Wharf, Auckland, 1010 Postal Address: PO Box 734, Auckland, 1010 Telephone: 0800 656 667 |

Terms and Conditions

Important Information about this cover

These Terms and Conditions set out important information about 24 Hour Business Travel Accident Cover for American Express Corporate Meeting Card Travellers:

These Terms and Conditions explain the nature of the arrangement and its relevant benefits and risks.

American Express International (NZ) Inc. (Company No. 867929) of Level 3, Building A, 600 Great South Road, Ellerslie, Auckland (“AEII”) holds a Master Policy (Policy Number AGRG381911, the “Master Policy”) with the insurer Chubb Insurance New Zealand Limited (Company No. 104656), of CU-1-3 Shed 24, Princes Wharf, Auckland, 1010 (“Chubb”).

Under the Master Policy, You get automatic access to the benefits detailed in these Terms and Conditions (subject to the relevant terms and conditions specified) provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the benefits if You are an American Express Corporate Meeting Card Traveller.

AEII is not authorised to provide any advice, recommendations or opinions about this insurance to Corporate Meeting Card Travellers on behalf of Chubb.

No advice is provided by Chubb on whether this insurance is appropriate for Your needs, financial situation or objectives. Before deciding, You should read these Terms and Conditions carefully and contact Chubb if assistance is required.

There is no obligation to accept any of the benefits of this cover. However, if You wish to make a claim under the cover provided in the Terms and Conditions, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document. Please read this document carefully and keep it in a safe place.

Please keep detailed particulars and proof of any loss including, but not limited to, the sales receipt and credit card account statement showing any purchases made.

These Terms and Conditions were prepared on 22 February 2010.

Updating these Terms and Conditions

Information in this document may be updated where necessary. A paper copy of any updated information is available to You at no cost by calling AEII on 0800 722 333. Chubb will issue a new document or a supplementary document to AEII, to advise of a change to the existing Terms and Conditions or to make any necessary corrections.

Definitions

The following words when used with capital letters in this document have the meaning given below.

“**American Express Corporate Meeting Card Traveller**” means an individual whose Business Trip is booked by a Sponsoring Organisation to an American Express Corporate Meeting Card, issued by AEII, billed from New Zealand and in New Zealand Dollars, and includes their *Spouse* and *Dependent Children* if:

- they are travelling with the American Express Corporate Meeting Card Traveller on a Business Trip at the request and expense of the Sponsoring Organisation and
- their Transportation Costs are charged to the Sponsoring Organisation’s American Express Corporate Meeting Card.

“**Business Trip**” means a bona fide business trip on assignment by, or at the direction of, the Sponsoring Organisation for the purpose of furthering the business of the Sponsoring Organisation; but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

“**Close Relative**” means a Spouse, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half brother, half sister, fiancé(e), niece, nephew, uncle, aunt, stepchild, grandchild or grandparent provided such person is at the relevant time not more than eighty (80) years of age.

“**Common Carrier Conveyance**” means an air, land or water vehicle (other than a rental vehicle or Private Charter aircraft) operated by a common carrier licensed to carry passengers for hire (including taxis and airport limousines).

“**Common Carrier Conveyance Trip**” means a trip:

- taken by You between the point of departure and the final destination as shown on Your ticket; and
- for which the fare has been charged to Your American Express Corporate Meeting Card Traveller prior to any event.

“**Corporate Meeting Card Traveller**” means an individual whose travel is booked to an American Express Corporate Meeting Card.

“**Country of Residence**” means New Zealand.

“**Dependent Child(ren)**” means the American Express Corporate Meeting Card Traveller’s legally dependent child(ren) up to and including the age of twenty-two (22), including stepchild(ren) or legally adopted child(ren) who are wholly dependent on American Express Corporate Meeting Card Traveller for financial support.

“**Doctor**” means a legally registered medical practitioner or dentist who is not You or Your relative.

“**Event**” means all instances of Injury arising out of and directly occasioned by one sudden, unexpected, unusual and specific happening or occurrence at an identifiable time and place. The duration and extent of a happening or occurrence shall be limited to seventy two (72) consecutive hours and within a 16 kilometre radius and no instance of Injury occurring outside such period and/or radius shall be included.

“**Injury**” means bodily injury which:

- is caused by accidental, violent, external and visible means (the **accident**) and results solely and directly from the accident and independently of all other causes; and
- causes a Loss, within one-hundred (100) days of the accident.

“**Loss**” means, with reference to:

- a foot, complete and permanent severance at or above the ankle joint;
- a hand, complete and permanent severance at or above the wrist;
- an eye, the irrecoverable loss of the entire sight of such eye.

“**Manual Work**” means paid work with hands-on involvement in the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/ supervisory, sales or administrative capacity), or the undertaking of any trade as a plumber, electrician, lighting or sound technician, carpenter, painter/ decorator or builder, or manual labour of any kind.

“**Private Charter**” means a flight or flight(s) during Your trip on an aircraft where You and Your travelling companions are the only passengers.

“**Return Trip**” means Your return from a Business Trip commencing when You go directly to Your Common Carrier Conveyance until You return to Your home or place of regular employment.

“**Scheduled Airline**” means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include Private Charter.

“**Scheduled Flight**” means a flight in an aircraft on a Scheduled Airline.

“**Sponsoring Organisation**” means the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof who is authorised to book travel to a New Zealand issued or New Zealand billed American Express Corporate Meeting Card.

“**Spouse**” means an American Express Corporate Meeting Card Traveller’s husband, wife, fiancé(e) or de facto and/or life partner with whom the American Express Corporate Meeting Card Traveller has continuously cohabited for a period of six (6) months or more.

“**Terrorism**” means activities against persons, organisations or property of any nature:

- that involves the following or preparation for the following:
 - use of, or threat of, force or violence; or
 - commission of, or threat of, force or violence; or
 - commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- when one (1) or both of the following applies:
 - the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

“**Transportation Costs**” means costs of travel as a fare paying passenger in any Common Carrier Conveyance other than a taxicab.

“**Trip**” means a journey commencing with a Common Carrier Conveyance Trip. Cover for a Trip ceases at the earlier of:

- when You return to Your residence; and
- immediately after thirty (30) consecutive days.

Each journey must commence and end in Your Country of Residence.

“**You/Your**” means any person provided they are an American Express Corporate Meeting Card Traveller.

“**We/Our/Us**” means Chubb Insurance New Zealand Limited (Company Number 104656).

Benefits and Scope of Cover

The terms of cover set out below describe the benefits provided to You pursuant to the Master Policy and the terms and conditions which apply.

By way of summary only, You are, from the time You become an American Express Corporate Meeting Corporate Meeting Card Traveller until the time access to the benefit terminates (see below), entitled to coverage for:

| AMERICAN EXPRESS CORPORATE MEETING CARD INSURANCE COVER | | | |
|---|--|---------------------------|---|
| Section | Benefit | Maximum Sum Insured (NZD) | Summary |
| A | 24 Hour Business Travel Accident Cover | \$300,000 | Cover for: <ul style="list-style-type: none">Loss arising while riding as a passenger on, or transport to/ from a Common Carrier ConveyanceLoss arising while in a departure or destination terminalLoss arising from Exposure and Disappearance. |

This is a summary only. Please refer to each benefit section of the document for a complete list of benefit limits and applicable terms and conditions.

Termination

Cover will terminate at the earlier of the following:

- cancellation of Your American Express Corporate Meeting Card; or
- termination of the Master Policy.

The cover provided is subject to any endorsements and/or amendments to the Master Policy from time to time.

This document replaces and supersedes any certificates that have been previously issued or details of terms of cover for the Master Policy provided prior to the preparation date on the front page of this document.

SECTION (A) 24 HOUR BUSINESS TRAVEL ACCIDENT COVER

Cover

Coverage begins when the *American Express Corporate Meeting Card Traveller* leaves their residence or place of regular employment for the purpose of going on a Business Trip or at the time charges for Transportation Costs have been made to an American Express Corporate Meeting Card account, whichever occurs last.

For Business Trips lasting thirty (30) consecutive days or less, coverage remains continuously in effect until the American Express Corporate Meeting Card Traveller returns to their residence or place of regular employment, whichever occurs first.

For Business Trips longer than thirty (30) consecutive days, coverage ceases at 12:01am at the *American Express Corporate Meeting Card Traveller’s* location on the thirty-first (31st) day of a Business Trip. Coverage is reactivated when the Covered Person begins the Return Trip.

Cover is provided under this part for the following benefits, subject to all terms, conditions and limitations set out in this document.

1. Loss arising while riding as a passenger in a Common Carrier Conveyance

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in, or boarding or alighting from, or being struck by a Common Carrier Conveyance, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled “Benefit Amounts and Covered Limits”.

2. Loss arising from transport to/from a Common Carrier Conveyance

If whilst on a Common Carrier Conveyance Trip You sustain an Injury as a result of riding as a passenger in a Common Carrier Conveyance:

- when going directly to a point of departure (as designated on Your ticket) for the purpose of boarding a Common Carrier Conveyance; or
- when leaving a destination after alighting from a Common Carrier Conveyance.

We will pay the applicable benefit amount noted in paragraph 6 of this section entitled “Benefit Amounts and Covered Limits”.

3. Loss arising while in a departure terminal or destination terminal

If whilst on a Common Carrier Conveyance Trip You sustain an Injury due to an accident while You are in either the point of departure terminal or destination terminal (both as designated on Your ticket), We will pay the applicable benefit amount noted in paragraph 6 of this section entitled “Benefit Amounts and Covered Limits”.

4. Loss arising from Exposure

If whilst on a Common Carrier Conveyance Trip You are unavoidably exposed to the elements and sustain an Injury, other than loss of life, due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, We will pay the applicable benefit amount noted in paragraph 6 of this section entitled “Benefit Amounts and Covered Limits”.

5. Loss arising from Disappearance

If whilst on a Common Carrier Conveyance Trip You disappear due to an accident which results in the disappearance, sinking or wrecking of the Common Carrier Conveyance on which You were travelling, and Your body has not been found within fifty-two (52) weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that You suffered loss of life and We will pay the applicable benefit amount noted in paragraph 6 of this section entitled “Benefit Amounts and Covered Limits”.

6. Benefit Amounts and Covered Limits

The maximum aggregate limit payable by Us under the 24 Hour Business Travel Accident Cover any one (1) Event of NZD\$14,000,000, irrespective of the number of covered Corporate Meeting Card Travellers. Benefit limits are otherwise as follows:

| Loss type | Benefit Amount (NZD) |
|--|----------------------|
| Loss of life | 300,000 |
| Dismemberment: | |
| Loss of both hands or both feet | 300,000 |
| Loss of one (1) hand and one (1) foot | 300,000 |
| Loss of entire sight of both eyes | 300,000 |
| Loss of entire sight of one (1) eye and one (1) hand or one (1) foot | 150,000 |
| Loss of one (1) hand or one (1) foot | 150,000 |
| Loss of the entire sight of one (1) eye | 150,000 |

Terms and Conditions applicable to 24 Hour Business Travel Accident Cover

- In no event will We pay for more than one (1) Loss sustained by You as a result of any one (1) accident. Where more than one (1) type of Loss is sustained, the benefit will be paid for the greatest Loss amount.
- If You are entitled to make a claim We will only make one (1) payment equal to the highest benefit amount payable under any of the American Express cards which provide cover in relation to the accident and Loss in question.
- Benefits will be paid in New Zealand currency to You or equally to the beneficiaries in the first of the following classes where there is a living member, Your:
 - Spouse;
 - children, including legally adopted children;
 - parents;
 - brothers and sisters; or
 - estate.

In determining such person or persons, We may rely upon an affidavit by a member of any of the classes of preference beneficiaries described above. Payment based upon such affidavit shall fully discharge Us from all obligations under the cover. Any amount payable to a minor may be paid to the minor’s legal guardian. Benefits for all other Losses sustained by You will be paid to You, or in the event of Your accidental death to Your beneficiaries.

- If the total sum of benefit amounts relating to a single Event from all covered Corporate Meeting Card Travellers associated with a single group company exceeds NZD\$14,000,000, Your benefit amount will be reduced pro-rata such that Our total liability arising from the Event is NZD\$14,000,000. The NZD\$14,000,000 limit shall be applied separately to each group company involved in the Event. The NZD\$14,000,000 limit shall apply regardless of group company holding multiple American Express Corporate Meeting Cards.

Excess applicable to 24 Hour Business Travel Accident Cover

- Nil excess.

GENERAL TERMS AND CONDITIONS APPLICABLE TO ALL SECTIONS

General Exclusions

- We will not cover loss under all sections of these Terms and Conditions caused or contributed by:
- Alcohol intoxication as defined in the jurisdiction where the accident occurred and/or acting under the influence of alcohol above the permitted legal limit.
 - Intentionally self-inflicted injury, suicide, self-destruction or any attempt of threat while sane.
 - Travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.).
 - Declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war.
 - Service in the military, naval or air service of any country.
 - Participation in any military, police or fire-fighting activity.
 - Activities undertaken as an operator or crew member of any conveyance.
 - Flying in military aircraft or any aircraft which requires special permits or waivers.
 - Commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries.
 - Direct or indirect, actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination.
 - Taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor.
 - Taking of alcohol in combination with any drug or medication.
 - An act of Terrorism.
 - Any condition that results in a fear of flying or travel related phobias.
 - Participation in Manual Work.

Sanctions Exclusion

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit The Company from providing insurance, including, but not limited to, the payment of claims. All other terms and conditions of the policy remain unchanged.

The Company is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, The Company is subject to certain US laws and regulations in addition to EU, UN and national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as Iran, Syria, North Korea, North Sudan, Crimea and Cuba.

General Conditions

- You must not agree to limit or exclude any right of recovery You may have against a third party for loss, damage or liability that is or may be subject to a claim under this cover. You agree that We have the right to pursue Your rights of recovery against a third party (where permitted by law) for loss, damage or liability that is or is likely to be subject to a claim under this cover and You must do everything reasonably necessary to assist Us to do so.
- If You make a claim under this cover, You must provide Us with details of all other insurances that You are aware of that may cover the loss, damage or liability that is subject to the claim.
- To the extent permitted by law, We will only provide cover to You in excess of loss, damage of liability that is covered by any of the following types of insurance entered by You, either before or after You have access under this cover:
 - insurance that you are required to effect under New Zealand laws;
 - travel insurance;
 - life insurance;
 - consumer credit insurance;
 - credit card insurance;
 - private health insurance;
 - home and contents insurance;
 - business insurance;
 - public liability insurance;
 - income protection insurance;
 - third party property motor vehicle insurance; or
 - comprehensive motor vehicle insurance; and
 - insurance entered into by someone else, either before or after You have access under this cover, which provides cover to You.

MAKING A CLAIM

If You fail to comply with the terms and conditions of this cover, We may be entitled to refuse to pay or reduce any claim that may be payable.

Please first read the relevant section of the specific benefit and general terms and conditions to determine what is covered, noting particularly any conditions and exclusions and/or requests for specific data relating to Your claim.

- A written notice of a claim must be addressed to The Claims Department, Chubb Insurance New Zealand Limited, PO Box 1497, Auckland, 1040 within twenty (20) days after the occurrence or commencement of any loss covered under these sections or as soon as reasonably practicable thereafter.
- For a claim form please contact Us on 0800 300 401.
- Benefits will be payable upon receipt of written proof, as required by Us, of a legitimate covered loss.
- We will make payments within thirty (30) days if You are entitled to receive reimbursement.

All information and evidence required by Us or Our agents shall be furnished at the expense of You or Your personal representative and shall be in such form and of such nature as We may prescribe.

DISPUTE RESOLUTION

We have developed an internal dispute resolution procedure in accordance with The Fair Insurance Code. If at any time You have an unresolved complaint about Our products or services, You can use Our internal dispute resolution process. Information about this process is available on request by e-mailing us at DisputeResolution.NZ@chubb.com. Your query or complaint will then be reviewed and We will respond within fifteen (15) working days.

If You are unhappy with the outcome of Our internal review of Your complaint, You may take Your complaint, at no cost to You, to the Insurance and Savings Ombudsman (ISO). This external dispute resolution panel can make decisions with which We are obliged to comply. Further information about the ISO is available by contacting them at:

Post: PO Box 10-845
Wellington New Zealand
Telephone: 0800 888 202
Facsimile: (04) 499 7614
Email: iombudsman@clear.net.nz
Website: www.iombudsman.org.nz

PRIVACY

Chubb Insurance New Zealand Limited (“Chubb”) is committed to protecting your privacy. Chubb collects, uses and retains your personal information in accordance with the principles in the Privacy Act 1993.

Chubb collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them and to handle any claim that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim.

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.

You agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

From time to time, we may use your personal information to send you offers or information regarding our products that may be of interest to you. If you do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

If you would like to access a copy of your personal information, or to correct or update your personal information, please contact our Privacy Officer on +64 (9) 377 1459 or email Privacy.NZ@chubb.com.

If you have a complaint or want more information about how Chubb is managing your personal information, please contact the Privacy Officer, Chubb Insurance New Zealand Limited, PO Box 734 Auckland, Tel: +64 (9) 377 1459 or email Privacy.NZ@chubb.com.

DUTY OF DISCLOSURE

Your Duty of Disclosure

Before entering into a contract of insurance with Chubb, each prospective insured has a duty to disclose to Chubb information that is material to Chubb’s decision whether to accept the insurance and, if so, on what terms. This includes material information about the insured, any other people and all property and risks insured under the policy. Information may be material whether or not a specific question is asked.

There is the same duty to disclose material information to Chubb before renewal, extension, variation or reinstatement of a contract of insurance with Chubb. You should also provide all material information when you make a claim or if circumstances change during the term of the contract of insurance.

It is important that each prospective insured understands all information provided in support of the application for insurance and that it is correct, as each prospective insured will be bound by the answers and by the information they have provided.

The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

Consequences of Non-Disclosure

If an insured fails to comply with their duty of disclosure, Chubb may be entitled, without prejudice to its other rights, to reduce its liability under the contract in respect of a claim or refuse to pay the entire claim. Chubb may also have the right to avoid the contract from its beginning. This means the contract will be treated as if it never existed and no claims will be payable.

FINANCIAL STRENGTH RATING

At the time of print, Chubb has an “AA-” insurer financial strength rating given by S&P Global Ratings. 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 the S&P Global Ratings website.

Our rating is reviewed annually and may change from time to time, so please refer to our website for our latest financial strength rating.

FAIR INSURANCE CODE



We are a member of the Insurance Council of New Zealand (ICNZ) and a signatory to ICNZ’s Fair Insurance Code (the Code). The Code and information about the Code is available at www.icnz.org.nz and on request.

FINANCIAL ADVICE

The information contained within this document does not take into account the personal circumstances, objectives, financial situation or needs of the insured and does not constitute financial advice. You should consider the terms, conditions, exclusions and limitations of the relevant insurance policy, and obtain financial advice if required, before making any decisions about the insurance policy.

PRIVACY STATEMENT

This statement is a summary of Our privacy policy and provides an overview of how We collect, disclose and handle your personal information. Our privacy policy may change from time to time and where this occurs, the updated privacy policy will be posted on Our website.

Chubb is committed to protecting Your privacy. Chubb collects, uses and retains your personal information in accordance with the requirements of New Zealand’s Privacy Act, as amended or replaced from time to time.

Personal Information Handling Practices

When do We collect your personal information?

Chubb collects Your personal information (which may include health information) from You when You interact with Us, including when you are applying for, changing or renewing an insurance policy with Us or when We are processing a claim, complaint or dispute. Chubb may also (and You authorise Chubb to) collect Your personal information from other parties such as brokers or service providers, as detailed in Our privacy policy.

Purpose of Collection

We collect and hold the information to offer products and services to You, including to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint or dispute that may be made under a policy.

If You do not provide Us with this information, We may not be able to provide You or Your organisation with insurance or to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation.

Sometimes, We may also use Your personal information for Our marketing campaigns and research, to improve our services or in relation to new products, services or information that may be of interest to You.

Recipients of the Information and Disclosure

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 lawyers, doctors and other medical service providers, credit reference bureaus and call centres);
- intermediaries and service providers engaged by You (such as current or previous brokers, travel agencies and airlines);
- other companies in the Chubb group;
- the policyholder (where the insured person is not the policyholder);
- insurance and reinsurance intermediaries, other insurers, Our reinsurers, marketing agencies; and
- government agencies or organisations (where we are required to by law or otherwise).

These third parties may be located outside New Zealand. In such circumstances We also take steps to ensure Your personal information remains adequately protected.

From time to time, We may use your personal information to send You offers or information regarding Our products that may be of interest to You. If You do not wish to receive such information, please contact Our Privacy Officer using the contact details provided below.

Rights of Access to, and Correction of, Information

If You would like to access a copy of Your personal information, or to correct or update Your personal information, want to withdraw Your consent to receiving offers of products or services from Us or persons We have an association with, 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.

How to Make a Complaint

If You have a complaint or would like more information about how We manage Your Personal Information, please review Our [Privacy Policy](#) for more details, or contact Our Privacy Officer at the details above.

You also have a right to address Your complaint directly to the Privacy Commissioner by telephoning 0800 803 909, emailing enquiries@privacy.org.nz or using the online form available on the Privacy Commissioner’s website at www.privacy.org.nz.

Complaints and Dispute Resolution

Chubb takes the concerns of its customers very seriously and has detailed complaint handling and dispute resolution procedures that you may access, at no cost to you. To assist Chubb with your enquiries, please provide us with your claim or policy number (if applicable) and as much information as you can about the reason for your complaint or dispute.

Chubb’s complaints and dispute procedures are as follows:

Stage 1 – Complaint Handling Procedure

If you are dissatisfied with any of Chubb’s products or services and you wish to lodge a complaint, please contact us via:

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

Stage 2 – Dispute Resolution Procedure

If you are dissatisfied with Chubb’s response to your complaint, you can advise that you wish to take your complaint to Stage 2 and referred to Chubb’s dispute resolution team. Chubb’s internal dispute resolution team can be contacted via:

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

Stage 3 – External Dispute Resolution

Chubb is 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. Subject to FSCL’s Terms of Reference, if you are dissatisfied with our dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within two months you may contact FSCL via:

Post: 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 you would like to refer your complaint or dispute to FSCL you 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.