

Chubb Cancellation Cover Policy Wording

CHUBB®

Contents

1. Important Information about this Policy Wording	03
2. General Advice Warning	03
4. About Chubb Insurance New Zealand Limited	03
5. Duty of Disclosure	04
6. The Meaning of Certain Words	04
7. Eligibility Criteria	05
8. Pre-Existing Medical Conditions	05
9. Coverage	05
10. Benefits	06
11. Premium	07
12. Cooling Off Periods	07
13. Cancellation of Your Policy	08
14. General Conditions	08
15. Claims	08
16. Updating Our Policy Wording	09
17. Privacy Statement	09
18. Complaints and Dispute Resolution	09
19. Fair Insurance Code	10
20. Definitions	10

1. Important Information about this Policy Wording

This document is Our Insurance Policy Wording. This document has been prepared to assist You in understanding Chubb Cancellation Cover and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

The Policy Wording must be read with Your Certificate of Insurance as together the documents form Your Policy and confirm the cover You have purchased including the terms, conditions and exclusions. The Certificate of Insurance will show the Issue Date, plan, premium, excess and Your Booking corresponding reference number.

Cover under this Policy is limited to the Accommodation shown on Your Booking confirmation. There is no cover for any other costs or expenses.

Other documents may form part of Our Policy and if they do, We will tell You in the relevant document.

Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.

Please check these documents to make sure all the information in them is correct. Please let Us know straight away if any alterations are needed or if You change Your email address.

2. General Advice Warning

Any general advice that may be contained within this Policy Wording or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for you.

3. Preparation Date

This Policy Wording was prepared on 29/06/2016.

4. About Chubb Insurance New Zealand Limited

Chubb Insurance New Zealand Limited (Company No. 104656, FSP No.35924) (Chubb) is the insurer of this product. In this Policy Wording, “We”, “Us”, “Our” means Chubb. Our contact details are:

Head Office
CU 1-3, Shed 24,
Princes Wharf,
Auckland, 1010

Postal Address
PO Box 734 Auckland

O 0800 422 346
F +64 9 303 1909
E travel.nz@chubb.com

General Enquiries

If You have any questions about Your Policy, You can either:

- Email Chubb at travel.nz@chubb.com
- Call Chubb on 0800 422 346

Claims

For details on how to make a claim and obtain a claim form:

- Visit www.chubbclaims.co.nz
- Call Chubb on 0800 422 346

Additional information can be found at www.chubb.com/nz.

5. Duty of Disclosure

Your Duty of Disclosure

Before You apply for or change an insurance contract, You have a legal duty of disclosure to Us.

What You must tell Us

You have a general duty to:

- tell Us any facts or circumstances that may affect Our decision to insure You or an Insured Person and on what terms (regardless of whether or not a specific question is asked about it); and
- ensure that You have provided complete, accurate and relevant information to Us.

Your duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by Us;
- that is of common knowledge;
- that We know or, in the ordinary course of its business, ought to know;
- as to which compliance with your duty is waived by Us.

Any change in circumstances or contact details should also be disclosed to Us as soon as possible. Please ask Us for advice if You are unsure what information is material.

If You do not tell Us

If You do not tell Us something You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.

Who needs to tell Us

It is important that You understand You are disclosing to Us in this way for You and anyone else that You want to be covered by the Policy.

6. The Meaning of Certain Words

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the Definitions, as set out in pages 10 - 12 of this Policy Wording. Please refer to the Definitions for their meaning.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time

7. Eligibility Criteria

To be eligible to purchase this Policy:

- You must at be at least eighteen (18) years old.
- You must not be over eighty-five (85) years of age.

8. Pre-Existing Medical Conditions

Subject to the terms and conditions specified, losses arising from the following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusion 19 and 20 in the Benefits section.

Asthma	If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
Diabetes Non-insulin Dependent	If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have a blood sugar level reading between 4 and 10.
Epilepsy	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.
Gout	If the gout has remained stable for the past six (6) months.
Hiatus Hernia	If no surgery is planned in the next two (2) years.
Hip Replacement	If performed more than six (6) months ago.
High Blood Pressure	If You have no known heart conditions and Your current BP reading is below 165/95.
High Cholesterol	If You have no known heart conditions.
Peptic Ulcer	If Your condition has remained stable for more than six (6) months.
Prostate Cancer	If You are no longer undergoing treatment and have a P.S.A. (Prostate Specific Antigen) reading of 3.0 or less.
Stroke	If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
Underactive Thyroid	If not as a result of a tumour.

9. Coverage

In return for cover under the Policy, You are required to pay a premium, as set out in Premium on Page 7 of this Policy Wording.

We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

Summary of Benefits

The following table summarises the benefit We will provide and can be used as a quick reference tool. A detailed description of the cover is set out in the benefit sections. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Please note that other documents that make up the Policy such as the Certificate of Insurance may amend the standard terms, conditions and exclusions contained in this Policy document.

Maximum benefit limit, sub limit and Policy limits apply, as set out in the following Summary of Benefit table. Policy terms also apply limits on what We will pay for such benefit.

Summary of Benefit Table

Benefit	Maximum Benefit Limits
Loss of Deposits and Cancellation Charges for Accommodation Booking	\$5,000 (Policy Limit)
a) Claims arising directly or indirectly from cancellation, curtailment or diversion of scheduled public transport services (including by strikes or other industrial action)	\$500 (sub limit)
b) Travel Agent's Cancellation Fee (sub limit)	Lesser of \$750 or 15% of the refundable amount

The excess is the first amount of each claim which You must bear. We do not pay for this amount. The Policy excess is \$50 (including GST) per Event.

Period of Cover

Cover starts from the Issue Date and ends on the End Date. The Policy insures You twenty-four (24) hours a day subject to the Policy terms, conditions and exclusions.

10. Benefits

Cover is only provided on the following basis:

- if the relevant covered Event occurs during the Period of Insurance;
- up to the maximum limit (and/or sub-limit where applicable) specified in the Summary of Benefits Table;
- subject to the applicable excess specified above; and
- subject to the terms, conditions and exclusions of the Policy.

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required premium, We will provide You with cover for the following benefits.

Loss of Deposits and Cancellation Charges

Cover for specific Events which result in the loss of deposits or cancellation charges related to Your Booking.

We will pay:

If, following the Issue Date of Your Policy, Your Booking is cancelled, curtailed or unable to be completed because of the unforeseeable death, Accidental Injury, or Sickness or Disease of You, Your Travelling Companion, Relative or Business Partner or because of any other unforeseen circumstances outside Your control, We will pay up to a maximum shown in the Summary of Benefit Table for the non-refundable unused portion of Your Booking prepaid in advance including a travel agent's cancellation fee.

The maximum amount We will pay for the travel agent's cancellation fee is limited to the lesser of \$750 or 15% of the refundable amount of the cancelled travel arrangements per Insured Person.

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

1. any cancellation occurring outside the Period of Insurance.
2. Your failure to hold or obtain a valid passport, visa, or other documentation required to enable You to complete Your Booking;
3. cancellation, curtailment or diversion of scheduled public transport services (including by strikes or other industrial action) where there had been public notification before the Issue Date that such events were likely to occur;
4. any change of plans or disinclination on Your part or that of any other person to travel;
5. Your financial circumstances or any contractual or business obligation;
6. the failure of Your travel agent to pass on monies to operators or to deliver promised services;
7. cancellations and/or rescheduling of Accommodation or services by the Accommodation provider;
8. curtailment due to the death, Accidental Injury, Sickness or Disease of Your Travelling Companion, Relative or Business Partner, unless You are returning to Your Home and Your claim relates to the unused Accommodation costs
9. any curtailment costs or expenses incurred prior to You being certified by a Doctor as unfit to travel;
10. a request by Your Relative or employer, unless You are a member of the New Zealand Armed Services or Emergency Services and Your leave is revoked;
11. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), Civil War, rebellion, revolution, insurrection or military or usurped power;
12. any government prohibition, regulation or intervention;
13. air travel other than as a passenger related to Your Booking;
14. an act of Terrorism;

15. any loss or expense with respect to Cuba for US Citizens or a specially designated person, entity, group or company on the Specially Designated List or which if reimbursed or paid by Us would result in Us being in breach of trade or economic sanctions or other such similar laws or regulations;
16. any nuclear reaction or contamination, ionising rays or radioactivity;
17. any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim;
18. travel booked or undertaken against the advice of any Doctor or after a Terminal Illness had been diagnosed;
19. any Pre-Existing Medical Condition You or Your Travelling Companion have;
20. any Pre-Existing Medical Condition of any other person unless the person is hospitalised or dies in New Zealand after the Issue Date and at Issue Date, You had a reasonably held view that the chance of a claim occurring was highly unlikely. The maximum amount We will pay under the Policy for claims arising from this is \$4,000, whichever is the lesser.
21. pregnancy or childbirth involving You or any other person:
 - a) if You are aware of the pregnancy prior to the Issue Date and:
 - i) where complications of this pregnancy have occurred prior to this date, or
 - ii) where the conception was medically assisted; or
 - b) after the twenty-fourth (24th) week of pregnancy;
 - c) or where the problem arising is not an unexpected serious medical complication;
22. Your suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the transmission of any sexually transmittable disease or virus, or alcohol or drug dependency unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
23. any conduct engaged in by You whilst under the influence of alcohol or drugs, unless prescribed by a Doctor and taken in accordance with the Doctor's advice;
24. Your nervous, anxiety or stress disorders resulting in a disinclination to complete or use Your Booking;
25. participation by You or Your Travelling Companion in hunting, racing (other than on foot), polo playing, hang gliding, Professional Sport, mountaineering or rock climbing using ropes or guides, bungee jumping or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor;
26. participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current New Zealand Motor Cycle Licence;
27. participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding;
28. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy;
29. any government prohibition, regulation or intervention;
30. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium;
31. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, Accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or Accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with.

See also General Conditions on page 8

11. Premium

We take a number of factors into account when calculating Your premium which could include Your risk profile, the cost of Your Booking and other information You provide to Us when applying for this insurance.

Your premium includes any amounts payable that take into account Our obligation (actual or estimated) to pay any relevant compulsory government charges, taxes or levies (including GST) in relation to the Policy.

We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

12. Cooling Off Period

You have fourteen (14) days from the date We confirm, electronically or in writing, that You are covered under Your Policy to decide if this insurance meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

These cooling off rights do not apply if You have commenced the Booking or You have made or You are entitled to make a claim during this period

13. Cancellation of Your Policy

We may cancel Your Policy by giving You written notice to the address on file where You have:

- a) breached the Duty of Disclosure;
- b) breached a provision of Your Policy;
- c) made a fraudulent claim under any Policy of insurance.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were Insured. We will not refund your premium or any part of it if You have made a claim under Your Policy.

You may cancel Your Policy during the cooling off period by giving Us written notice.

14. General Conditions

Significant Tax Implications

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

Goods and Services Tax (GST)

1. Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.
2. If We agree to pay a claim under Your Policy, We will base any claim payment on the GST inclusive costs (up to the relevant Policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

New Zealand Law

Your Policy is governed by the laws of New Zealand. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of New Zealand.

New Zealand Currency

All dollar amounts referenced in this Policy are references to New Zealand dollars, and all payments by You to Us and Us to You or someone else under Your Policy must be in New Zealand currency.

If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in New Zealand dollars will be the rate at the time You incur the expense or suffer the loss.

15. Claims

You should advise Us as soon as possible of an occurrence or Event which could lead to a claim.

Procedure for making a claim

If You, or Your legal representative wishes to make a claim, You or they must:

- a) complete a claim form (claim forms are available from Us), and attach to the claim form:
 - i) copy of Your Booking itinerary;
 - ii) receipts for any expenses that are being claimed;
 - iii) any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage; and
 - iv) any other documentary evidence required by Us under Your Policy;
- b) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical. Your failure to furnish Us with notice within the time provided under Your Policy will not invalidate any claim but We may reduce Our liability under the Policy to the extent to which We have suffered any prejudice due to such failure;
- c) give Us at Your or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim;
- d) not make any offer, promise of payment or admit any liability without Our written consent; and
- e) help Us to make any recoveries, We have the right to sue under any other party in Your name to recover money payable under the Policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

Processing and payment of claims

We will take all reasonable steps to pay a valid claim promptly.

We will pay amounts under Your Policy to You or, if You are under eighteen (18) years of age, We will pay the Insured.

16. Updating Our Policy Wording

We may update the information contained in Our Policy Wording when necessary. A paper copy of any updated information is available to You at no cost by calling Us.

We will issue You with a new Policy Wording where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.

17. Privacy Statement

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*.

Personal Information Handling Practices

Collection, Use and Disclosure

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, complaint or dispute. 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, 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.

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.

Your Choices

In dealing with us, 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.

How to Contact Us

If you would like to access a copy of your personal information, or to correct or update your personal information, or if you have a complaint or want more information about how Chubb is managing your personal information, please contact the Privacy Officer by posting correspondence to Chubb Insurance New Zealand Limited (Chubb), PO Box 734, Auckland; telephoning: +64 9 3771459; or emailing Privacy.NZ@chubb.com

18. 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:

O 0800 422 346
F +64 9 303 1909
E Complaints.NZ@chubb.com

Postal Address
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:

O +64 9 377 1459
F +64 9 303 1909
E DisputeResolution.NZ@chubb.com

Postal Address
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. If you are dissatisfied with our dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within 2 months you may contact FSCL via:

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

Postal Address
PO Box 5967, Lambton Quay,
Wellington 6145

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.

19. Fair Insurance Code

We are a member of the Insurance Council of New Zealand (**ICNZ**) and a signatory to the Fair Insurance Code (**the Code**).

The objectives of the Code are to establish high standards of service, promote confidence in the general insurance industry and improve relationships between insurers and their customers. Further information about the Code is available at www.icnz.org.nz and on request.

20. Definitions

Please use this definitions section to find the meaning of these words throughout this booklet.

Accidental Injury means a bodily injury which:

- a) is caused solely and directly by violent, accidental, visible and external means; and
- b) occurs at a definite time and place as a result of an accident occurring during Your Period of Insurance; and

- c) results within twelve (12) months of the accident; and
- d) includes a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of the accident causing the bodily injury.

Accommodation means any establishment used for the purpose of temporary overnight lodging for which a fee is paid and reservations are required.

Booking means Your booking for Your Accommodation as evidenced by an itinerary or booking confirmation issued by the Accommodation provider (for which Chubb has issued this Policy for the period shown on Your Certificate of Insurance) and the corresponding reference number shown on Your Certificate of Insurance.

Business Partner means a Person with whom you own a registered business.

Certificate of Insurance means the document We send You which confirms cover provided to You by Us.

Civil War means any of the following, whether declared or not, armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are of different ethnic religious or idealistic groups.

Doctor means a legally registered medical practitioner who is not You or Your Relative.

End Date means the End Date shown on Your Certificate of Insurance, or the date You check out of Your Accommodation, whichever is the earlier.

Event(s) means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

Home means Your usual place of residence.

Insolvency means bankruptcy, provisional liquidation, liquidation, Insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

Insured means the Person named as the Insured on the Certificate of Insurance and who pays the premiums to Us in respect of Insured Persons.

Insured Person(s) means You or Your Travelling Companion and with respect to whom premium has been paid or agreed to be paid.

Issue Date means the date We agree to provide insurance under the Policy as shown on Your Certificate of Insurance.

Period of Insurance means the period starting from the Issue Date and ending on the End Date shown on Your Certificate of Insurance or on the date You check out of Your Accommodation, whichever is the earlier.

Policy means Your Policy Wording and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

Pre-Existing Medical Condition(s) means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist prior to the Issue Date of the Policy; or
- b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware at the Issue Date.

Policy Wording means this document.

Professional Sport means any sport for which You receive any fee or monetary reward as a result of Your participation.

Relative means Your Spouse/Partner, 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, step-child, great-grandparent, grandparent or grandchild.

Sickness or Disease means a sickness or disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

Specially Designated List means names of a person, entities, groups or corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, New Zealand, United Nations, European Union or United Kingdom.

Spouse/Partner means the person named as Spouse/Partner on the Certificate of Insurance and who must be the Insured's husband or wife, de-facto or life partner (including a same sex partner) with whom the Insured has continuously cohabited for a period of three (3) months or more.

Terminal Illness means any medical condition which is likely to result in death.

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

- a) that involves the following or preparation for the following:
 - i) use of, or threat of, force or violence; or
 - ii) commission of, or threat of, force or violence; or
 - iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- b) when one (1) or both of the following applies:
 - i) the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
 - ii) 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.

Transport Provider means a properly licensed coach operator, airline, shipping line or railway company.

Travelling Companion means a person travelling with You to stay at the Accommodation during the Period of Insurance.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us means the insurer Chubb Insurance New Zealand Limited (Company No. 104656, FSP No.35924) (Chubb).

You, Your means the Insured and named as Insured Persons on Your Certificate of Insurance with respect to whom premium has been paid or agreed to be paid.

