



Chubb Rental Vehicle Hirer's Accidental Injury & Personal Effects/Baggage Plan

Policy Wording & Schedule
Snap Rentals Limited

CHUBB®

Accident & Health

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Policy Wording & Schedule

Important Information about this Policy Wording

This document is the insurance Policy Wording and sets out the terms of the insurance contract between You and Us. 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.

All cover is subject to the payment of premium and the terms, conditions and exclusions of the Policy.

General Advice

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.

Only Personal Accidents related to the Hire Vehicle are Covered

The Personal Accident cover under this Policy only applies to the Insured Person(s) during the Period of Insurance, whilst they are travelling in, or getting in to or out of, the vehicle hired under the Rental Document whilst in New Zealand.

Duty of Disclosure

Your Duty of Disclosure

Before entering into a contract of general insurance with Chubb Insurance New Zealand Limited (Chubb), each prospective Insured has a duty to disclose to Chubb every matter that is material to Chubb's decision whether to accept the risk of the insurance and, if so, on what terms.

It has the same duty to disclose those matters to Chubb before renewal, extension, variation or reinstatement of a contract of general insurance with Chubb.

An Insured's duty however does not require disclosure of any matter:

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

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 it has provided. If a prospective Insured does not understand any part of this notice, it should obtain independent advice.

As a prospective Insured, 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 a prospective Insured fails to comply with its 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 may cancel the contract. Chubb may also have the option of avoiding the contract from its beginning. Table of Benefits

Financial Strength Rating

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 the Standard & Poor's website.

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 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.

Definitions

For the purpose of this Policy, the following definitions apply:

Accidental Injury means a bodily injury resulting from an accident, which is not an illness and which:

- a) is caused by violent, external and visible means; and
- b) occurs 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 Sickness directly resulting from medical or surgical treatment rendered necessary by the accident; and
- e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an Occurrence.

Doctor or Dentist means a registered and legally qualified doctor or dentist who is not the Insured Person or a family member.

Event means one of the occurrences listed in the Benefits Schedule set out within this Policy. **Limb** means the entire limb between the shoulder and the wrist or between the hip and the ankle. **Loss** means physical loss or damage.

“Our”, “Us” or “We” means Chubb Insurance New Zealand Limited.

Occurrence means an unintended and unexpected happening.

Paraplegia means Permanent and entire paralysis of both legs and part or whole of the lower half of the body.

Permanent means lasting 12 consecutive months and at the end of that period being beyond hope of improvement.

Permanent Total Disablement means total disablement which continues for 12 consecutive months and at that time is certified by a registered and legally qualified medical practitioner (who is not the Insured Person or a family member) as being beyond hope of improvement and entirely preventing the Insured Person forever from engaging in any business, profession, occupation or employment for which he or she is reasonably qualified by training, education or experience.

Pre-Existing Medical Condition means:

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the twelve (12) months immediately prior to becoming an Insured Person under the Policy; or
- b) a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of three (3) months prior to becoming an Insured Person under the Policy.

Quadriplegia means Permanent and entire paralysis of both legs and both arms.

Rental Company means Snap Rentals Limited, and any subsidiary company, more than half the nominal value of whose equity share capital is owned by a named Rental Company either directly or through subsidiaries; any licensee of a named Rental Company; or any entity over which a named Rental Company exercises management control.

Rental Document means the document detailing the vehicle hire contract agreement in place between the Rental Company and the Insured Person(s).

Sickness means any illness or disease of the Insured Person occurring during the Period of Insurance and whilst the person is a Insured Person. It does not mean any Pre-Existing Medical Condition.

Total Loss means the Permanent and total physical loss of the body part(s) referenced in the Benefits Schedule. Where that body part is a Limb, hand, foot, finger or toe, Total Loss means the Permanent and total physical loss or loss of use of that body part referenced in the Benefits Schedule, or for an eye entire and irrecoverable loss of sight in that eye.

“You” or “Your” means the Insured Person as set out in Item 2 of the Policy Schedule.

Policy Schedule

No.	Title	Description
Item 1.	Policy Number	NZBTAG04725
Item 2.	Insured Person(s)	The Hirer(s) named in the Rental Document and any occupants of the Vehicle where the Hirer has elected to take the Chubb Rental Vehicle Hirer's Accidental Injury & Personal Effects/ Baggage Plan detailed in the Rental Document.
Item 3.	Period of Insurance	Cover under this Policy shall commence when the Insured Person departs from the Rental Company's vehicle pick up outlet with the Vehicle and continues on until the Insured Person returns their vehicle to the drop off location agreed with the Rental Company, or the end time and date of the hire period specified within the Rental Document, whichever is the earlier.

Section A - Personal Accident

Personal Accident under this Policy only applies to the Insured Person(s) whilst they are travelling in, or getting in to or out of, the vehicle hired under the Rental Document whilst in New Zealand during the Period of Insurance.

Maximum Benefit Amount

Maximum Amount payable any one Occurrence per Rental Vehicle

Section	Benefit	Maximum Benefit Amount
A	Capital Benefits - Events 1-5	\$100,000

Section A: Capital Benefits

Cover under this Section A is only for the Events stated within this Section A. The Capital Benefit payable for each relevant Event is the maximum benefit amount shown on the table above multiplied by the relevant percentage stated below.

Event	Benefit Payable
Accidental Injury (as defined) resulting in:	
1. Death	100%
2. Permanent Total Loss of one or more limbs	100%
3. Permanent Total Loss of sight of one or both eyes	100%
4. Permanent Quadriplegia	100%
5. Permanent Paraplegia	100%
6. Hospitalisation	\$100 for every continuous 24 hour period You are confined in a licensed hospital as an inpatient up to a maximum of 30 consecutive days.

Exposure

If an Insured Person suffers an Event as a direct result of exposure to the elements and the exposure arose from an Occurrence whilst the the Insured Person was travelling in, or getting in to or out of, the vehicle hired during the Period of Insurance, We will pay the Benefit stated for that Event.

Disappearance

If an Insured Person disappears during the Period of Insurance and after twelve (12) calendar months it is reasonable for Us to believe they have died due to an Accidental Injury that is covered by this Policy and arose from an Occurrence whilst the the Insured Person was travelling in, or getting in to or out of, the vehicle hired, We will pay the benefit shown for Event 1 (Death) subject to receipt of a signed undertaking by the legal representatives of the Insured Person's estate that any amount paid under this Policy shall be refunded to Us if it is later found that the Insured Person did not die as a result of an Accidental Injury.

Section A - Limitations

In respect to Section A Capital Benefits:

- a) Where multiple Accidental Injuries have been sustained by an Insured Person or Insured Persons in the same Occurrence and more than one Event has resulted, only the Event with the highest amount will be payable. We will never pay more than the Maximum Benefit Amount for an Occurrence .
- b) Where an Insured Person has suffered an Accidental Injury resulting in any one of Events 2 to 6, We will not be liable under this Policy for any subsequent Accidental Injury to that Insured Person as a result of the original Accidental Injury.

Section B - Personal Effects and Baggage

The cover for Personal Effects and Baggage under this Policy provides insurance for the Insured Person's baggage or personal effects (or both) whilst anywhere in New Zealand during the Period of Insurance.

Maximum Benefit Amounts

If during the Period of Insurance You suffer Loss to Your personal effects or baggage (or both), including but not limited to the personal effects or baggage (or both) of those travelling with You in the Vehicle, We will indemnify You up to the Sums Insured shown below, less the Section B Deductible

Section	Benefit	Maximum Benefit Amount	
		Limits:	Sum Insured
B	Personal Effects and Baggage	1. Any one Insured Person	\$3,050
		2. Per Rental Vehicle	\$6,050
		3. Limit Any One Article	\$1,050
B	Deductible	\$25 each & every claim	

Exclusions applying to both Section A & B:

This Policy does not apply to any Event or Loss arising directly or indirectly from:

1. War, civil war or invasion.
2. Intentional self-inflicted Injury, suicide, or criminal or illegal act of the Insured Person who is the subject of the claim.
3. Sexually transmitted disease, or Acquired Immune Deficiency Syndrome (A.I.D.S.) disease or Human Immunodeficiency Virus (H.I.V.) infection.
4. Training for or participating in any sport where the Insured Person receives a fee or allowance, sponsorship or monetary reward as a result of their participation which in total accounts for more than fifteen percent (15%) of their annual income from all sources.
5. Racing of any sort (including street racing) or pace-making in or on any motor powered device in any capacity (i.e. whether an organized event or not).
6. Radioactive contamination or radioactivity in any form whatsoever whether occurring naturally or otherwise.
7. A violation of the terms and conditions of the Rental Document.
8. Mental unsoundness of any Insured Person.
9. Accidental Injury to hitch-hikers.
10. You being under the influence of alcohol or drugs, unless prescribed by a qualified medical practitioner that is not an Insured Person or a family member

Exclusions applying to Section B:

This Policy does not apply to any Event or Loss arising directly or indirectly from:

1. Damage to electronic data or software directly caused by mechanical or electrical failure.
2. Scratching or breakage of fragile or brittle items. This exclusion does not apply to photographic or video equipment, binoculars, spectacles or contact lenses.
3. Wear and tear, deterioration, atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, pressing, repairing, restoring or alteration.
4. Devaluation of currency.
5. Confiscation by Customs or any other lawful authority.
6. Losses to household furniture or household appliances.
7. Loss of credit cards, traveler's cheques, money or travel documents unless reported to the issuing authority as soon as reasonably practicable after the discovery of the Loss.
8. Theft or attempted theft of baggage or personal effects left unattended in a public place or from any unlocked and unattended building or vehicle.

Claims Conditions

1. On becoming aware of any event giving or likely to give rise to a claim on this Policy You must:

- a) take prompt steps to minimise the Loss;
- b) take reasonable steps to protect the property from further Loss;
- c) promptly notify both Us and the Rental Company;
- d) if a criminal act is suspected, inform the police.

2. 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. receipts;
 - ii. any reports that have been obtained from the police, a carrier or other authorities about an accident, Loss or damage; and
 - iii. 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;
- 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. You must provide reasonable assistance to Us.

We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

If We pay an Accidental Death benefit We will pay this amount to Your estate. In all other cases We will pay amounts under Your Policy to You.

Where there is more than one Insured Person who has suffered one or more of Events 1-5 of Section A we will divide the Maximum Benefit Amount equally between the Insured Persons.

3. If an Insured Person or anyone acting on behalf of an Insured Person makes any claim that is in any respect fraudulent, or makes any false declaration in support of a claim, or uses any other fraudulent means or devices to obtain benefit under this Policy, all benefit in respect of that claim will be forfeited.

General Conditions

1. Other Insurance

In the event of a claim, You must advise Us as to any other insurance You may have covering the same risk. In the event of other insurance this Policy will only pay an amount in excess of any other insurance that applies, limited to the Sums Insured shown in the Policy

2. Basis of Settlement

When settling a claim under Section B , We will have the option to either:

- a) pay the replacement cost of the item(s) being claimed; or
- b) choose to repair or replace the item(s) being claimed.

subject to the deduction of the Deductible and due allowance for wear, tear and depreciation.

3. New Zealand Law and Currency

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.

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.

4. Cancellation

Subject to You not having lodged any claim under this Policy, you may cancel this Policy at any time by giving Us written notice, in which case We will retain a pro-rata proportion of the premium for the time the Policy has been in force.

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, PO Box 734, Auckland; telephoning: +64 9 3771459; or emailing Privacy.NZ@chubb.com

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 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:

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 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:

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

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 two months you 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 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.



About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurance company. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

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. It leverages global expertise and local acumen to tailor solutions to mitigate risks for clients ranging from large multinational companies to local corporates.

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

Contact Us

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Company No. 104656
Financial Services Provider No. 35924

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