

Travel Tips

Confirm whether you meet the eligibility requirements for cover before going on an Overseas Return Trip.

Register Your Overseas Return Trip with MFAT.

Pack a sufficient supply of Your regular medications in Your carry-on luggage. This way, if Your luggage is lost or delayed You won't have any concern over taking Your medication as required

Check the travel advice issued by Ministry of Foreign Affairs and Trade (MFAT) for Your travel destination and the countries You plan to visit on Your Overseas Return Trip.

Find out the emergency services contact numbers for the destination(s) and any other countries You are travelling to. Record the numbers for police, ambulance, Your travel insurance provider and the nearest New Zealand Embassy

Visit Your Doctor and Dentist for a general check-up before You leave Home. Ask about any vaccinations relevant to Your destination and any other countries You intend to visit during Your Overseas Return Trip. Ensure Your regular vaccinations, such as the flu shot and tetanus shot, are up to date. Get Your Doctor to print a list of all Your current medications, their generic names, dosages and frequency taken. Print a spare copy and keep it separate from Your main luggage.

These travel tips are intended as general information only and do not take into consideration Your personal circumstances. Chubb does not accept any liability arising from any reliance upon these travel tips.

Public Transport Accident Insurance Terms and Conditions (the Terms and Conditions)

These Terms and Conditions are effective from 1 November 2022.

Policy Number: 09CBNACNZ1

About these Terms and Conditions

This document is a summary only of the benefits afforded to a Card Member under the Public Transport Accident Insurance Group Policy issued by Chubb Insurance New Zealand Limited (Company No 104656, FSP No. 35924) (**Chubb**) Citibank N.A., New Zealand Branch (NZBN 9429039497765, FSP No. 13342)) (the **Group Policy**) and is issued for information purposes only.

These Terms and Conditions set out important information about the insurance benefits available to eligible Card Members. This document explains the nature of the arrangements and their relevant benefits and risks. If You feel that the cover provided in these Terms and Conditions does not meet Your specific needs and intended coverage, this cover may not be right for You. The cover provided under these Terms and Conditions is limited in nature and is not travel insurance. You may need to buy separate or additional insurance if:

- You do not believe this cover satisfies your needs;
- You do not meet the eligibility requirements; or
- these Terms and Conditions do not cover You or the things You need cover for.

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 these Terms and Conditions, You will be bound by the definitions, terms, conditions, exclusions and claims procedures set out in this document.

We may vary, terminate or not renew the Group Policy where permitted by law. We do not need Your consent. It is the responsibility of Citi to notify You of any variation or termination of the Group Policy. Variation and termination do not affect the rights of eligible Card Members that arose before these events occurred.

Once Citibank has agreed to pay the premium for the Group Policy, We provide You with cover under the Group Policy on the terms set out in these Terms and Conditions.

Group Policy with Chubb

Citi is the insured under the Group Policy. Under the Group Policy You get automatic access, where You have met the eligibility requirements set out in the Eligibility for Insurance table, to the benefits detailed in this document which are provided by Chubb as the insurer. You are not charged by Chubb for these benefits and can access the relevant benefits if You are a Card Member.

You are not a contracting insured (ie. You cannot vary or cancel the cover – only Citi can do this) and You do not enter into any agreement with Us. Citi is not the insurer, does not guarantee or hold this right on trust for You and does not act as Chubb's agent (that is, on behalf of Chubb).

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.

No financial advice

The information contained within this document and any accompanying material provided by Chubb 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.

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.



Updating these Terms and Conditions

Information in this document may be updated where necessary. Citi will advise You when there is an update to these Terms and Conditions.

Other Insurance

The insurance cover described in these Terms and Conditions is provided for Your benefit under the Group Policy entered into between Chubb and Citi. If You are entitled to receive a benefit or make a claim under another policy where Chubb is the insurer (for example an individual travel insurance policy in respect of the same loss as Your claim under these Terms and Conditions) then Chubb is not liable to provide indemnity under these Terms and Conditions until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under these Terms and Conditions in respect of the same loss shall only be excess insurance cover over and above the applicable policy.

Important information about this cover

As a Card Member, You are entitled to insurance coverage and services under the Group Policy when You have the Citibank Corporate Card or Citibank Once Card and meet all the eligibility criteria (see the Eligibility for Insurance Table).

The cover is limited in nature and is not travel insurance.

These Terms and Conditions have been designed to offer only Public Transport Accident Insurance to eligible* Card Members:

- That have an in-force Citi Card (meaning it is not cancelled, suspended or terminated);
- That do not need cover for a Pre-Existing Medical Condition;
- Who are seventy-nine (79) years of age or younger before making a Relevant Travel Purchase;
- Who are not travelling more than one hundred and eighty (180) consecutive days;
- Who are a Resident of New Zealand; and
- Who start and end their Overseas Return Trip from New Zealand.

***Please refer to the Eligibility for Insurance Table for a list of eligibility criteria**

Please familiarise Yourself with this document. We want to ensure You are clear about what it covers and what it does not cover or excludes. If You are unclear about anything in this document, please call **0800 441 456** and Our insurance team will be happy to assist You with any enquiries.

It's important to check these Terms and Conditions from time to time, particularly before You go away to remind

yourself of what is and isn't covered. This insurance isn't designed to operate as travel insurance so You may need to buy separate or additional insurance.

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports.

These Terms and Conditions are applicable for any Overseas Return Trip charged to the Card Member's Citi Card on or after 1 November 2021 and replaces and supersedes any terms and conditions previously issued prior to 1 November 2021. However, please note that if You were eligible for cover before 1 November 2021 the previous policy will apply to any claim made.

Eligibility for cover under these Terms and Conditions

Cover is only available to Card Members of the Citi Card who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, You need to use Your Citi Card in accordance with the Eligibility for Insurance table below.

Cover, Benefit and Benefit Limits

The cover provided is only applicable to Overseas Return Trips.

Please refer to the Schedule of Benefits within this document to confirm the cover and limits offered for Your Overseas Return Trip.

The Schedule of Benefits provides the limit(s) we will pay for Public Transport Accident Insurance. It includes maximum amounts payable for the cover together with any applicable sub-limit and waiting period.

Exclusions within the Terms and Conditions

As with all insurance, there are certain exclusions that apply. You should read the General Exclusions and Special Exclusions (COVID-19) which apply to all claims.

To ensure You understand when We will pay for a claim, You should read the Terms and Conditions carefully, under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions applicable'.

Special Exclusion (COVID-19)

The Group Policy does not cover, and We will not pay for claims of any kind directly arising from or relating to the Coronavirus Disease 19 (COVID-19) (or any mutation or variation thereof) and/or its outbreak.

To the extent that any term or condition in the Group Policy may be inconsistent with this exclusion, this exclusion shall prevail.

Aggregate Limit of Liability

- (1) Except as stated, Our total liability for all claims arising under the Group Policy in respect of any one (1) Injury or series of Injuries arising out of any one (1) Event during the Period of Insurance is limited to AU\$675,000 (the **Aggregate Limit of Liability**).
- (2) In the event that claims are made under the Group Policy which exceed the Aggregate Limit of Liability, the amount by which such claims exceed the limit will be proportionally reduced.

This means that if as a result of one (1) Event a number of Card Members were injured, We would pay each on a proportional basis (using the Schedule of Benefits amounts) up to a total of AU\$675,000. For example, if three (3) Card Members lost their lives in the same bus crash We calculate the benefits payable as follows:

We take the total aggregate exposure (AU\$675,000) and divide it by the total benefit amount (AU\$750,000) to determine the percentage (90%) to proportionally reduce. In this case the total benefits for each Card Member works out to be AU\$225,000.

Automatic Overseas Return Trip Extension

In the event that You are prevented from completing the return leg of an Overseas Return Trip as a result of an unavoidable delay from Your Public Transport, We will automatically provide an extension of

cover beyond the one hundred and eighty (180) day limit for an Overseas Return Trip for up to three (3) days for You to return to New Zealand.

Pre-Existing Medical Conditions

The Group Policy **does not cover** any Pre-Existing Medical Conditions. If You have Pre-Existing Medical Conditions, this cover may not be right for You. Before You make Your Relevant Travel Purchase, You should consider whether a medical condition is considered pre-existing based on the Pre-Existing Medical Condition definition within these Terms and Conditions.

Excluded Sports and Activities

Not everything You do on Your Overseas Return Trip will be covered by these Terms and Conditions. This includes

- some popular holiday activities such as bungee jumping, jet skiing, horse riding or trekking (with climbing equipment or when You ascend more than 3,000 metres from sea level).
- a sporting event where You may be eligible to receive a fee, including prize money.

Please see the definition of 'Excluded Sports and Activities' for a full list of activities and sports which are not covered under the Group Policy.

Overseas Return Trips Only

You are only eligible for cover for Overseas Return Trips, that is trips that begin and end from Your Home or Work in New Zealand. It does not cover one-way trips. If you have not booked the return portion of Your Overseas Return Trip, You are not eligible for cover under the Group Policy.

Fraud

Chubb considers it important for customers to take insurance fraud seriously. Creation or submission of false documents, or exaggerating a genuine claim is considered insurance fraud. Such behaviour has a negative impact on the cost of insurance for all customers.

We utilise Our dedicated special investigations unit at Chubb to detect and investigate selected claims daily. When the evidence supports it, Chubb will report suspect claims to the police and dedicate resources to assisting any potential criminal prosecutions.

Goods and Services Tax

The benefit limits stated in these Terms and Conditions are inclusive of Goods and Services Tax (if any).

New Zealand Law

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

Australian Currency

All amounts shown in these Terms and Conditions and all payments under the Group Policy are in Australian currency.

Termination

Cover is terminated at the earlier of the following:

- cancellation of Your Citi Card account; or
- termination of the Group Policy; or
- Your Overseas Return Trip extending beyond one hundred and eighty days (180) unless You meet the requirement of the Automatic Overseas Return Trip Extension

Upon termination of the Group Policy, the insurance benefits will no longer be available to Card Members after the termination date. If You have satisfied the eligibility criteria prior to the termination of the Group Policy, cover is still available with respect to the cover that You are eligible for. Citi will notify You if the Group Policy is terminated.

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 1140

O +64 9 377 1459

F +64 9 303 1909

General Enquiries

If You have any questions about the Group Policy, You can either:

Email Chubb at travel.nz@chubb.com

Write to Chubb at PO Box 734, Shortland Street Auckland 1140

Call Chubb on **0800 441 456**

Chubb Assistance (In the event of an Emergency)

Emergency assistance around the world

In the event of a medical or similar emergency whilst on your Overseas Return Trip simply phone ++**64 9 374 1774** to get immediate help in locating medical assistance in Your local area.

For all non-emergency matters, contact Chubb Customer Service on **0800 441 456**.

Where Your claim is excluded or falls outside the Group Policy coverage, the provision of emergency assistance by Chubb Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for medical services differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor beyond Our control, cannot be accepted by Chubb Assistance or Us.

Eligibility for Insurance Table

Eligibility Criteria	When are the benefits available under the Terms and Conditions?	When are no benefits available under the Terms and Conditions?
To be eligible for Public Transport Accident Insurance cover, the following eligibility criteria needs to be met:		
<ol style="list-style-type: none">1. You are a Card Member.2. You are a Resident of New Zealand.3. You are going on an Overseas Return Trip and You pay the full amount of Your return Scheduled Flight or Scheduled Cruise ticket by charging the payment to the Card Member's Citi Card on or after 1 November 2021.4. The Citi Card is in force (meaning it is not cancelled, suspended or terminated) when You meet eligibility criteria 3 above.	If You have satisfied the eligibility criteria, You will have cover while travelling as a passenger on Public Transport, and while in a departure or destination terminal during the Overseas Return Trip that eligibility criteria 3 applies to.	<p>There is no cover under the Terms and Conditions if:</p> <ol style="list-style-type: none">1. You do not meet the eligibility criteria;2. Your trip does not meet the definition of an Overseas Return Trip;3. You only pay for a one-way Scheduled Flight or Scheduled Cruise ticket;4. Your Citi Card has been cancelled, suspended or terminated; or5. The Group Policy is terminated. <p>Please also refer to the General Exclusions within this document.</p>

5. You are seventy-nine (79) years		
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of age or younger when You first become eligible for this cover by meeting eligibility criteria 1 to 4 inclusive above.		
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Definitions

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

Accidental Death means death occurring as a result of an Injury.

Card Member means the person who is the primary account holder of an issued Citi Card.

Citi means Citibank N.A., New Zealand Branch (NZBN 9429039497765, FSP No. 13342) of Citigroup Centre Level 10, 2 Park Street, Sydney New South Wales 2000, the insured under the Group Policy.

Citi Card means an in-force (meaning it is not cancelled, suspended or terminated) Citibank Corporate Card or Citibank Once Card, issued by Citi, to a Card Member, billed from New Zealand and in New Zealand dollars.

Chubb means Chubb Insurance New Zealand Limited (Company No 104656, FSP No. 35924) CU 1-3, Shed 24, Princes Wharf, Auckland 1010, the insurer of the Group Policy.

Chubb Assistance means the service provider acting on behalf of Chubb to provide emergency assistance.

Close Relative means spouse, de-facto, parent, parent-in-law, step-parent, child, brother, half-brother, step-brother, brother-in-law, sister, half-sister, step-sister, sister-in-law, daughter-in-law, son-in-law, niece, nephew, uncle, aunt, grandparent or grandchild.

Dentist means a legally registered dental medical practitioner who is not You or Your Close Relative.

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

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

Excluded Sports and Activities means boxing; cave diving; horse jumping; horse riding; hunting and hunting on horseback; professional sports; canyoning; caving; diving; mountain-climbing; steeple chasing; any form of motor racing, speed, performance or endurance tests; abseiling; American football; bob sleigh; bungee jumping; base jumping, canoeing; clay pigeon shooting; deep sea fishing; go-karting; hang gliding; heli-skiing; hockey; hot air ballooning; ice hockey; jet biking and jet skiing; martial arts; micro-lighting; mountain biking off tarmac; mountaineering; parachuting; paragliding; parascending; paraskiing; polo; quad biking; rock climbing; SCUBA diving deeper than thirty (30) metres; skidoo; ski-jumping; ski-racing; ski-stunting; tour operator safari (where You or any tourist will be carrying guns); trekking requiring climbing equipment and/or ascending above 3,000 metres from sea level; war games/paint ball; white water rafting; yachting more than twenty (20) nautical miles from the nearest coastline.

Group Policy means the Citibank Commercial Card Group Policy no. 09CBNACNZ1 entered into between Chubb and Citi including any amendments or endorsements subsequently agreed between Chubb and Citi.

Home means Your usual place of residence in New Zealand (where You live).

Illness means a sickness or disease which requires immediate treatment by a Doctor or a Dentist. An Illness is not a Pre-Existing Medical Condition and is not an Injury.

Injury means an accidental bodily injury resulting solely and directly from:

- (a) a sudden, external and identifiable Event that happens by chance and could not have been expected from the perspective of the Card Member; and
- (b) which occurs independently of any Illness or any other cause; and
- (c) causes a loss within twelve (12) months of the accident.

Injury does not mean an Illness or any Pre-Existing Medical Condition.

Overseas Return Trip means a trip where Your destination is outside of New Zealand:

starting when You leave Your Home or Your Work, whichever occurs last, to travel to:

- (a) the airport to fly on Your Scheduled Flight; or
- (b) a harbour port to board a Scheduled Cruise; and

ending the earlier of when:

- (c) You return to Your Home or Your Work (whichever occurs first) having travelled from the airport or harbour port; or
- (d) when Your trip exceeds one hundred and eighty (180) consecutive days.

Permanent Disablement means a loss caused by an Injury which results in the:

- (i) complete and permanent severance of a foot at or above the ankle joint; or
- (ii) complete and permanent severance of a hand at or above the wrist; or
- (iii) irrecoverable loss of the entire sight of an eye.

Pre-Existing Medical Condition means any physical defect, medical or dental condition, illness, injury or disease that within the:

- (1) two (2) years prior to You making Your Relevant Travel Purchase:
 - (a) requires either of the following:
 - (i) ongoing medication for treatment or risk factor control;
 - (ii) prescribed medication from a Doctor;
 - (iii) check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor, prior to You making Your Relevant Travel Purchase, to be cured or in complete remission); or
 - (iv) surgery; or
 - (b) is either:
 - (i) under investigation;
 - (ii) pending diagnosis or test results;
 - (iii) chronic or arthritic; or
- (2) three (3) years prior to You making Your Relevant Travel Purchase involves:
 - (a) any of the following body parts:
 - (i) heart;
 - (ii) brain (other than a mental health related condition);
 - (iii) liver;
 - (iv) back / spine;
 - (v) kidneys;
 - (vi) cardiovascular or circulatory or respiratory system; and
 - (b) where such medical condition either:
 - (i) involved a hospital emergency visitation or being an inpatient in hospital; or
 - (ii) required or requires surgery, a specialist appointment or consultation; or
 - (iii) requires:
 - (I) ongoing medication for treatment or risk factor control; or
 - (II) prescribed medication from a Doctor; or
 - (III) check-ups, consultations, reviews or progress advice (other than those recommended by a Doctor to review a previous condition that is considered by a Doctor prior to You making Your Relevant Travel Purchase, to be cured or in complete remission); or
 - (c) is currently either:
 - (i) under investigation; or
 - (ii) pending diagnosis or test results; or
- (3) five (5) years prior to You making Your Relevant Travel Purchase was cancer; or
- (4) three (3) months immediately prior to You making Your Relevant Travel Purchase led to the manifestation of symptoms where a reasonable person in the circumstances would be expected to be aware of, or a reasonable person under the circumstances would have foreseen.

Public Transport means an air, land, water or rail passenger transport that operates to a published or publicly available timetable or schedule and such passenger transport is available to the public. It does not mean privately hired, rented or chartered air, land or water transport (such as a taxi, Uber, limousines, helicopter, private jet or private or chartered plane).

Relevant Travel Purchase means if You are going on an Overseas Return Trip, You pay the full amount of Your return Scheduled Flight or Scheduled Cruise ticket by charging the payment to the Card Member's Citi Card.

Resident of New Zealand means an New Zealand citizen, holder of an New Zealand permanent residency visa, partner/spouse visa, New Zealand skilled migrant visa, or a student visa:

- (a) with a right to entry into New Zealand in accordance with their citizenship, residency or visa;
- (b) with access to long-term medical care in New Zealand;
- (c) who has a permanent New Zealand residential address; and
- (d) who currently resides in New Zealand.

Scheduled Airline means airline passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered air transport (such private jet or plane or helicopter).

Scheduled Cruise means passenger transport that operates to a published timetable or schedule and is available to the general public. It does not mean privately hired, rented or chartered sea transport (such as water taxi, private boat, cruising on a cargo ship).

Scheduled Flight means a flight in an aircraft on a Scheduled Airline.

Terms and Conditions means this document which details the insurance benefits available to You under the Group Policy including all relevant terms, conditions and exclusions.

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;
 - (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.

Treatment means surgical or medical procedures performed by a Doctor or qualified Dentist where the sole purpose of which is to cure or relieve acute Illness or Injury.

We/Our/Us means Chubb.

Work means Your usual place of work within New Zealand having a fixed physical address.

You/Your means a Card Member.

Coverage Summary

The coverage summary table below can be used as a quick reference to understand the key coverage elements under the Group Policy. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to Public Transport Accident Cover section including the General Exclusions within these Terms and Conditions. The benefits provided are subject to the terms, conditions and exclusions contained within this document.

Cover Description	Key Exclusions and Limitations
<p>Public Transport Accident Cover Provides You with cover during Your Overseas Trip for loss of life, sight or dismemberment arising:</p> <ul style="list-style-type: none">while You are travelling as a passenger on Public Transport;while You are in a departure or destination terminal of Your Public Transport; orfrom exposure and disappearance due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling. <p><i>NB. This cover is not travel insurance</i></p>	<ul style="list-style-type: none">privately hired, rented or chartered transport;We will only pay one (1) benefit type amount for any one (1) accident or Injury, being the highest benefit type amount for a Card Member;Pre-existing Medical Conditions;Terrorism; anda Card Member being aged eighty (80) or over.

Schedule of Benefits

All limits are in Australian dollars and inclusive of GST (if any).

Public Transport Accident Cover – Lump Sum Benefits	
<i>Benefit Type:</i> The benefit type that must arise from an Injury	<i>Benefit Limits:</i> The lump sum payable based on the benefit type arising from an Injury per Card Member, subject to Aggregate Limit of Liability
(a) Accidental Death	\$250,000
Permanent Disablement:	
(b) Loss of both hands or both feet	\$125,000
(c) Loss of one (1) hand and one (1) foot	\$125,000
(d) Loss of entire sight of both eyes	\$125,000
(e) Loss of entire sight of one (1) eye and one (1) hand or one (1) foot	\$125,000
(f) Loss of one (1) hand or one (1) foot	\$75,000
(g) Loss of the entire sight of one (1) eye	\$75,000

Public Transport Accident Cover

This benefit is only available when You meet the eligibility criteria set out in the Eligibility for Insurance Table.

Please refer to the Schedule of Benefits within these Terms and Conditions to confirm the amount of cover available under this section.

What We Cover

1. Accidental Death or Permanent Disablement arising while travelling as a passenger on Public Transport

If during Your Overseas Return Trip, You sustain an Injury that results in an Accidental Death or Permanent Disablement as described within the 'Schedule of Benefits' as a result of:

- travelling as a passenger on Public Transport, or

- boarding or disembarking from Public Transport, or
- being struck by Public Transport,

We will pay the applicable benefit amount noted in the Schedule of Benefits.

2. Accidental Death or Permanent Disablement arising while in a departure terminal or destination terminal

If during Your Overseas Return Trip, You sustain an Injury that results in an Accidental Death or Permanent Disablement as described within the 'Schedule of Benefits' while at Your ticketed departure or destination terminal of Your Public Transport, We will pay the applicable benefit amount noted in the Schedule of Benefits.

3. Accidental Death or Permanent Disablement arising from exposure

If during Your Overseas Return Trip, You sustain an Injury due to exposure to excessive weather conditions that results in an Accidental Death or Permanent Disablement as described within the 'Schedule of Benefits' other than loss of life, due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling, We will pay the applicable benefit amount noted in the Schedule of Benefits.

4. Loss arising from disappearance while travelling on Public Transport

If during Your Overseas Return Trip, You disappear due to the disappearance, sinking or wrecking of the Public Transport on which You were travelling, and Your body has not been found within fifty-two (52) weeks, You will be deemed to have died at the time of Your disappearance and We will pay the corresponding Accidental Death benefit amount noted in the Schedule of Benefits.

Terms and Conditions applicable to Public Transport Accident Cover

- (1) Benefits will not be payable for more than one benefit type (that is, (a) – (g) in the Schedule of Benefits) as a result of one Event. We will, however, pay the benefit type with the highest benefit amount. If You are also entitled to make a claim under the insurance cover provided by Us under another Citi issued card account, We will only make one (1) payment in relation to the accident and loss in question. In that instance, We will pay under the cover with the highest benefit.
- (2) In the case of Your Accidental Death, benefits will be paid to Your estate.

Exclusions applicable to Public Transport Accident Cover

We will not pay for or reimburse any costs arising from or relating to:

- (1) travelling on privately hired, rented or chartered transport; or
- (2) the Accidental Death or Permanent Disablement of a person that is not the Card Member.

General Exclusions

We will not cover losses, pay or reimburse any costs arising from:

- (1) circumstances where after You made Your Relevant Travel Purchase, You start an Overseas Return Trip after being advised not to start Your Overseas Return Trip, as follows:
 - (i) a New Zealand government agency (such as MFAT) has issued a travel advisory warning, advising You to 'Do Not Travel' or that borders are closed for the destination You planned to travel to. Please refer to who.int, safetravel.govt.nz, mfat.govt.nz or other government sites for further information. This exclusion applies even if You have been granted a travel exemption by the New Zealand Government or a New Zealand government agency to travel;
 - (ii) when a Doctor has deemed You unfit to travel;
- (2) You having a change of mind and deciding not to start an Overseas Return Trip, continue with the Overseas Return Trip or any other disinclination to travel;
- (3) any Pre-existing Medical Conditions;
- (4) any Overseas Return Trip that is longer than one hundred and eighty (180) consecutive days;
- (5) any Overseas Return Trip which was charged to the Card Member's Citi Card on or before 30 September 2021;
- (6) where You:
 - (i) are eighty (80) years of age or older before You make Your Relevant Travel Purchase; and/or
 - (ii) have not started and ended Your Overseas Return Trip from New Zealand; and/or
 - (iii) are not a Resident of New Zealand;
- (7) being under the influence of alcohol, whilst operating a motor vehicle, where You have a recorded blood alcohol concentration (BAC) greater than the limit prescribed by the applicable governing authority or at all other times having recorded a blood alcohol concentration (BAC) greater than 0.10%;
- (8) taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a Doctor and taken in accordance with the prescription and doctors' advice but is not for the treatment of addiction to illegal drugs;
- (9) Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
- (10) Your participation, involvement or taking part in Excluded Sports and Activities while on an Overseas Return Trip;
- (11) Your participation in a sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event;
- (12) travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
- (13) any costs with respect to Cuba or a person, entities, groups, 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, New Zealand, United Nations, European Union or United Kingdom 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;
- (14) 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;
- (15) service in the armed forces (military, naval or air service of any country);
- (16) participation in any military or emergency services such as, police or fire-fighting;
- (17) activities undertaken as an operator or crew member of any transport provider;
- (18) flying in military aircraft or any aircraft which requires special permits or waivers;
- (19) commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries;
- (20) 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;
- (21) an act of Terrorism;
- (22) an epidemic, pandemic or outbreak of an infectious disease or virus or any derivative or mutation of such viruses (or arising directly or indirectly from these) or the threat, or perceived threat, of any of these;
- (23) treatment from, or medical advice given, by a doctor or dentist who is You or Your Close Relative except in a life-threatening emergency.

How do I make a claim?

Overseas emergency – Call Chubb Assistance on ++64 9 374 1774.

Non-emergency – Making a claim is quick and easy: in 4 steps You can submit Your claim online by visiting the Chubb Claims Centre www.chubbclaims.com.nz

What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. The Group Policy number as shown in these Terms and Conditions, which enables Us to verify the Group Policy details.
2. Your email address.
3. Your contact information, which allows Us to give You real-time updates on Your claim status or contact You for additional information.
4. Supporting documents. The documents reasonably required vary based on claim type, but may include any relevant:
 - medical or doctors' reports;
 - additional evidence that We may request to enable Us to assess Your claim; and
 - intended payee information, which allows Us to quickly make approved payments.

What should I do before I submit a claim?

Take all reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses, including notifying Chubb Assistance as soon as practically possible, if You are admitted to hospital or You anticipate medical or additional accommodation or travel expenses.

When should I notify Chubb of my claim?

You should advise Us as soon as possible of an occurrence or an Event which could lead to a claim, or within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practicable.

Will I need to undertake a medical examination?

If required and to enable Us to confirm if the benefit within the Group Policy responds or continues to respond to an Event, We may need to arrange for You to undertake a medical examination at Our expense when and as often as We may reasonably require.

Can I claim under these Terms and Conditions if I can claim for the same expense under another insurance policy eg. my private health insurance?

If You wish to submit Your claim under these Terms and Conditions, please advise Us if You have already made a claim under any other insurance policies or tell Us if You have any insurance policies in place which might respond to Your loss. As a general rule, the amount You can recover for Your expenses under these Terms and Conditions or any other policies cannot exceed Your expenses.

Can I claim expenses that I have incurred in obtaining evidence to submit with my claim?

No, expenses incurred by You in obtaining evidence for Us to assess Your claim cannot be claimed as an expense under these Terms and Conditions. These expenses are payable by You.

Can I admit liability if an Event occurs which may give rise to a claim?

No, You (or Your legal representative) should not make any offer, promise of payment or admit any liability without written consent from Us. You should request the claim against You be put in writing.

Do I need to help Chubb make recoveries for any amounts paid under the Group Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under the Group Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the Group Policy, or to choose to defend any action brought against You. You must provide reasonable assistance to Us in this regard.

How long will it take for my claim to be assessed?

Once all evidence to support Your claim has been submitted, We will assess Your claim within ten (10) business days.

If my claim is approved, how long will it take for me to receive payment?

Once We have approved Your claim, if there is an associated payment due to You, We will issue the payment within five (5) business days.

If I die, will my estate be able to claim under the Group Policy?

Yes, as the Group Policy provides cover in the event of Your death, Your estate will be able to make a claim under the Group Policy.

I don't have internet access / an email address to submit my claim online; can I still submit a claim?

Yes, however this may increase the time taken to assess Your claim. You can call Us on **0800 441 456** to request a claim form to be mailed out to You which can then be mailed back to Us. Hours of operation: 10:30am to 7pm Monday to Friday.

Privacy Statement

This Statement is a summary of Our Privacy Policy and provides an overview of how We collect, hold, store, use, disclose, retain, give access to and correct 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.

In this Statement, "We", "Our" and "Us" means Chubb Insurance New Zealand Limited (Chubb). "You" and "Your" refers to individuals from whom We collect personal information.

Chubb is committed to protecting Your privacy. Chubb collects, holds, stores, uses, discloses, retains, gives access to and corrects Your personal information in accordance with the requirements of the Privacy Act 2020, 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 Your personal 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 Your personal 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 Your personal information and disclosure

We may disclose Your personal information to third parties, including:

- contractors and 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, call centres and marketing agencies);
- 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 and other parties involved in the policy or claim (such as Toka Tū Ake EQC); 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, correct or update Your personal information, or withdraw Your consent to receiving offers of products or services from Us or organisations 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 Office of the Privacy Commissioner's website at www.privacy.org.nz.

Complaints and Dispute Resolution Process

We take Your concerns very seriously and We have detailed complaint handling and dispute resolution procedures that You may access, at no cost to You. To assist Us 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. Our complaints and dispute procedures are as follows:

Stage 1 - Complaint Handling Procedure

If You are dissatisfied with any aspect of a Chubb or Combined Insurance product or service and You wish to make a complaint, please contact Our Complaints and Customer Resolution Service (CCR Service) by post, phone or email (as below):

Complaints and Customer Resolution Service
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140
O +64 9 377 1459
E Complaints.NZ@chubb.com

Our CCR Service is committed to reviewing complaints objectively, fairly and efficiently and Our team members are independent of the original decision maker.

Our response

We will acknowledge receipt of Your complaint within five (5) business days of receiving it from You and We will provide You with the name and relevant contact details of the CCR Service team member who will be assigned to liaise with You regarding Your complaint.

We will investigate Your complaint and if We have all the information required to make a decision, We will respond to You within ten (10) business days with a decision. If We require more time or further information We will request a reasonable additional timeframe in which to provide Our response.

If We require more time to finalise Our response, We will keep You updated at least every 20 business days.

When We provide Our complaint decision to You, or if We cannot resolve Your complaint within two months of You lodging it, We will provide You with a 'deadlock' letter which explains Our reasons to You in writing. We will provide You with the option of taking Your complaint to Stage 2 of the Complaints and Dispute Resolution process – External Dispute Resolution.

Stage 2 - 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 Minister of Consumer Affairs. Subject to FSCL's Terms of Reference, if you are dissatisfied with our complaint

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,
Wellington 6140
O 0800 347 257 (Call Free for consumers)
or +64 4 472 FSCL (472 3725)

[E info@fscl.org.nz](mailto:info@fscl.org.nz) or complaints@fscl.org.nz
www.fscl.org.nz

Please note if you would like to refer Your complaint to FSCL You must do so within 2 months of the date of the “deadlock” letter (or any longer period permitted under FSCL’s Terms of Reference). FSCL provides an independent dispute resolution service that is free to customers.

Further details regarding our complaint handling and dispute resolution procedures are available from our website and on request.

Sanctions

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

Chubb is a subsidiary of a US company and Chubb Limited, a NYSE listed company. Consequently, Chubb is subject to certain US laws and regulations in addition to EU, UN and New Zealand 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 but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.