

Revolut Everyday
Protection Insurance
Terms and Conditions

CHUBB®

Revolut

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General Terms and Conditions

This Policy is effective from 10 July 2025

Policy Numbers:

09NACRVSNZ (Revolut Plus)

09NACRVPNZ (Revolut Premium)

09NACRVMNZ (Revolut Metal)

Terms and Conditions

This Policy sets out important information about the insurance benefits available to eligible Plan Members. The Policy explains the nature of the arrangements and their relevant benefits and risks. If You feel that this product does not meet Your specific needs and intended coverage, this Policy may not be right for You. You may need to buy separate or additional insurance if You do not satisfy the eligibility requirements or if this Policy does not cover You for the things You need cover for.

This document provides factual information only. It 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.

There is no obligation to accept any of the benefits of this Policy. However, if You wish to make a claim under the cover provided within this Policy, You will be bound by the definitions, terms and conditions, exclusions and claims procedures set out in this document.

Group Policy with Chubb

Revolut Payments New Zealand Pty Limited (NZBN 9429048733212) (Revolut) is the insured under a Group Policy issued and underwritten by Chubb Insurance New Zealand Limited (NZBN 9429040398037) (Chubb).

Under the Group Policy entered into between Revolut and Chubb 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 Policy 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 Plan Member.

No Advice

Revolut is not authorised to provide any advice, recommendations or opinions about this insurance. No advice is provided by either Chubb or Revolut on whether this insurance is appropriate for Your needs, financial situation or objectives. You should read this Policy carefully and contact Chubb if assistance is required.

Updating this Policy

Information in this Policy may be updated where necessary. A copy of any updated information is available to You at no cost by visiting the website at www.revolut.com/en-NZ/legal/paid-plans. Revolut will provide notice to You when there is an update to this Policy.

Other Insurance

The insurance cover described in this Policy is provided for Your benefit under the Group Policy entered into between Chubb and Revolut. If You are entitled to receive a benefit or make a claim under another insurance policy (for example a home and contents policy, an alternative mobile phone policy or individual travel insurance policy) in respect of the same loss as Your claim under this Policy, then to the extent permitted by law Chubb is not liable to provide indemnity under this Policy until the amount of any indemnity under the other policy is exhausted. Therefore, any insurance cover under this Policy in respect of the same loss shall only be excess insurance cover over and above the other applicable policy under which You are entitled to receive a benefit or make a claim.

Important information about this Policy

As a Plan Member, You are entitled to insurance coverage and services under this Policy when You have an active subscription to any of the following listed Revolut Plans and meet all of the eligibility criteria (see the Eligibility for Insurance Table):

- a) Revolut Plus;
- b) Revolut Premium; or
- c) Revolut Metal.

This Policy offers retail item cover to an eligible* Plan Member:

- who has an in-force Revolut Plan subscription (meaning that subscription fees are currently paid up to date and it is not cancelled, suspended or terminated); and
- who is a Resident of New Zealand.

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

Remember to check this Policy

Please familiarise Yourself with this Policy. 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 600 604** and Our insurance team will be happy to assist You with any enquiries.

If You need to make a claim, keep supporting documents and proof of any loss, including all police reports, sales receipts and plan account statements showing any purchases made.

A copy of any updated information is available to You at no cost by visiting the website at: www.revolut.com/en-NZ/legal/paid-plans.

This Policy replaces and supersedes any Policy previously issued prior to the effective date.

Eligibility for cover under this Policy

This Policy is available to Plan Members who meet the eligibility criteria. In order to meet the eligibility criteria, among other things, You need to have a Revolut Plan and use Your Revolut Account in accordance with the Eligibility for Insurance table below.

IMPORTANT: You will only have access to the insurance benefits under this Policy if You satisfy the eligibility criteria as set out within this Policy.

See the Eligibility for Insurance Table for details of when You are eligible for cover.

Exclusions within this Policy

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- General Exclusions which apply to all claims.
- Each cover section includes information about what We cover and any terms and conditions and exclusions that apply to the cover section.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'What We Cover' together with any 'Terms and Conditions' and 'Exclusions' applicable under each cover section, as well as the General Exclusions.

Excess

Where applicable, an Excess is applied for each Event.

If a claim is covered and an Excess applies, the Excess is first deducted from the claim amount before any limits are applied to the claim amount. A claim will not be payable where the Excess amount is the same as, or more than, Your claim amount.

The Excess amount is specified in the Schedule of Benefits.

Example

The below example is provided for illustrative purposes only. Each claim will be assessed individually, based on the facts relative to the specific claim.

Anna purchases a smart watch using her Revolut Account where she has a Revolut Metal Plan subscription. Shortly after purchasing the item, she accidentally drops it and it is damaged. Anna paid \$700 for the smart watch. The Excess is \$250.

- a) Deduct the Excess of \$250.
- b) Check the total cover limits and sub-limits in Schedule of Benefits. The amount claimable is below these limits.

Calculation for the amount payable:

(-Excess) + smart watch = amount payable

(-\$250) + \$700 = \$450

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 Service Tax

If We agree to pay a claim under this Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant Policy limit).

New Zealand Law

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

New Zealand Currency

All payments by You to Us and Us to You under this Policy must be in New Zealand currency.

Termination

Cover is terminated at the earlier of the following:

- cancellation of Your Revolut Plan; or
- termination of the Group Policy.

Upon termination of the Group Policy, the insurance benefits will no longer be available to Plan Members to claim for any Event that occurred after the termination date, even if Plan Members satisfied the eligibility criteria for cover before the termination date of the Group Policy. Revolut will notify You if the Group Policy is terminated.

About Chubb Insurance New Zealand Limited

Chubb Insurance New Zealand Limited (NZBN 9429040398037, Financial Service Provider (FSP) No. 35924) (Chubb) is the insurer and issuer of this product. In this Policy, “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 0800 600 604

E cardinsuranceservices.ANZ@chubb.com

General Enquiries

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

Email Chubb at cardinsuranceservices.ANZ@chubb.com

Write to Chubb at **PO Box 734, Auckland 1140**

Call Chubb on **0800 600 604**

Eligibility for Insurance Table

Eligibility Criteria To be eligible for the benefits under the Policy, the following eligibility criteria needs to be met:	When are the benefits available under this Policy?	When are no benefits available under this Policy?
<ol style="list-style-type: none">1. You are a Plan Member.2. You are a Resident of New Zealand.3. You purchase an Eligible Item and pay the entire cost using Your Revolut Account.4. You have a fully-paid and active Revolut Plan subscription when You meet condition 3.	<p>If You have satisfied the eligibility criteria, You will have cover for the Eligible Item that eligibility condition 3 applies to.</p>	<p>There is no cover under this Policy if:</p> <ol style="list-style-type: none">1. You do not meet the eligibility criteria;2. Your Revolut Plan subscription has been cancelled, suspended or terminated;3. the Group Policy is terminated. <p>Please also refer to the Terms, Conditions and Exclusions within the cover section as well as the General Exclusions within this Policy.</p>

Definitions

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

Chubb means Chubb Insurance New Zealand Limited (NZBN 9429040398037, FSP No. 35924) of CU 1-3, Shed 24, Princes Wharf, Auckland 1010 (Chubb).

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.

Doctor means a medical practitioner or specialist (an expert in a specific area of medicine) who is registered or licensed to practice medicine in New Zealand, other than You or Your Close Relative.

Electronic Equipment means any computers (including laptops, notebooks and tablets), mobile phones including Smartphone, global positioning devices (excluding baggage tracking devices such as Apple Airtags), personal music/recording/gaming devices, audio equipment or devices, cameras, wearable electronic devices and other electronic items of a similar nature, which are intended for either personal or business use.

Eligible Item means an item:

1. that is purchased from a retailer solely for personal use; and
2. that is new and has not been used in any way at the time of purchase; and
3. the cost of which has been charged to a Plan Member's Revolut Account.

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

Excess means the amount specified in the Schedule of Benefits that is payable by You for each claimable Event, when indicated. This means that if a claim is covered, the Excess will be deducted from Your claim amount before any limits have been applied to the amount being claimed.

For example, if the excess is \$250 and Your claim is accepted, and You are claiming \$500 (where no depreciation or other limit applies), the calculation is: $(-\$250) \text{ (the excess)} + \$500 = \$250$.

Forcible Entry means unlawful entry by forcible and violent means, as evidenced by a broken window, damaged or picked lock, broken hinge or door handle.

Group Policy means the group policy of insurance held by Revolut as detailed in 'General Terms and Conditions' section of this Policy.

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

Original Warranty means a manufacturer's written warranty that does not exceed five (5) years and is applicable within New Zealand to the Eligible Item.

Pair or Set means a number of items used together, associated as being similar or corresponding (including attached and unattached accessories) and being regarded as one (1) unit.

Plan Member means the person who has a Revolut Plan subscription. For the avoidance of doubt, a person is only a 'Plan Member' under this Policy while their Revolut Plan subscription is active.

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

Public Place means, but is not limited to, shops, buses, planes, trains, taxis, airports, bus depots, hotel foyers, restaurants, cafes, beaches, entertainment venues and any place that is accessible by the public.

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 (including an Accredited Employer Work 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.

Revolut means Revolut Payments New Zealand Pty Limited NZBN 9429048733212 of Revolut, Level 2, 318 Lambton Quay, Wellington Central, Wellington, 6011, New Zealand, the Policyholder.

Revolut Account means a personal account opened with Revolut in New Zealand where the Plan Member is subscribed to a Revolut Plan.

Revolut Plan means any of the following plan subscriptions with Revolut:

- a. Revolut Plus;
- b. Revolut Premium; or
- c. Revolut Metal,

that is in-force (meaning that subscription fees are currently paid up to date and it is not cancelled, suspended or terminated).

Secure Area means the locked dashboard, glove compartment, boot or luggage compartment of a motor vehicle including the locked luggage compartment of a hatchback or station wagon, the fixed storage units of a motorised or towed caravan, or a locked luggage box locked to a roof rack locked to the vehicle, providing that, in each case, all items are out of sight.

Smartphone means an electronic device used for mobile telecommunications over a cellular network (including but not limited to, Apple, Samsung, Huawei or similar). Smartphone does not mean tablets or smart watches.

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.

Unattended means when an Eligible Item is not:

- a) worn or carried by You; or
- b) under Your observation within three (3) metres of You.

We/Our/Us means Chubb.

You/Your means a Plan Member.

Coverage Summary

The coverage summary table below is a summary of cover only, it is not an exhaustive list of all limits, terms, conditions or exclusions in this Policy. It can be used as a quick reference to understand key coverage elements to each cover section. For a full understanding of what is covered, when You are covered and where cover does not apply, please refer to the individual section including the General Exclusions within this Policy. You should always read the full Policy for comprehensive details. The benefits provided are subject to the terms, conditions and exclusions contained within this Policy.

Cover Section	Cover Description	Key Exclusions and Limitations
Section A	Purchase Protection Cover Provides cover for theft or accidental damage to Eligible Items within ninety (90) days of purchase.	<ul style="list-style-type: none">• Exclusion: Any damage or loss arising from fire, whether directly or indirectly from any cause.• Exclusion: Eligible Items left Unattended in a Public Place (unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation);• Exclusion: Eligible Items left Unattended in a motor vehicle except where they are locked in a Secure Area which has been accessed by Forcible Entry or You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;• Limitation: You may only make a claim for theft or accidental damage of one (1) Smartphone in any one (1) calendar year (1st January - 31st December) period. Any subsequent claims for Smartphones within the same period will not be covered.
Section B	Extended Warranty Cover Provides cover for the breakdown or defect of Eligible Items during the extended warranty period.	<ul style="list-style-type: none">• Exclusion: items purchased from a retailer outside New Zealand;• Limitation: any costs other than for parts and/or labour costs resulting from a covered breakdown or defect.

Schedule of Benefits

Please note that amounts quoted are in New Zealand dollars, unless otherwise noted.

Retail Item Cover				
Section of Cover	Cover	Benefit and Item Limit – per Plan Member		Excess Applies
Section A	Purchase Protection Cover (section limit)	Up to \$25,000 in any one (1) calendar year (1st January – 31st December) period		\$250
	Smartphone (sub-limit)	Up to \$1,000	one (1) Smartphone in any one (1) calendar year (1st January – 31st December) period	
	Per Electronic Equipment other than Smartphone (sub-limit)	Up to \$1,000		
	Per Eligible item other than Electronic Equipment (sub-limit)	Up to \$2,500		
Section B	Extended Warranty Cover (section limit)	Up to \$10,000 in any one (1) calendar year (1st January – 31st December) period		\$250
	Per Eligible item (sub-limit)	Up to \$10,000		

Section A – Purchase Protection Cover

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

What We Cover

Theft or damage of an Eligible Item

If Your Eligible Item is stolen or accidentally damaged within ninety (90) days of purchase, We will:

- pay You the reasonable costs for the Eligible Item to be repaired if it is practical and economic for the Eligible Item to be repaired;
- If it is not practical and economic for You to have the Eligible Item repaired, We will reimburse You with the replacement amount not exceeding the original purchase price of the Eligible Item;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Purchase Protection Cover

1. Any claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been lost, stolen, damaged or destroyed. For example, if one earring is stolen We will only pay 50% of the cost of replacement earrings.
2. An Eligible Item which is left Unattended in a Public Place and which are not subsequently recovered shall not constitute theft, unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation.
3. If You purchase the Eligible Item as a gift for someone else, You may request for Us to pay a valid claim directly to the recipient of the gift.
4. You must provide Us with copies of invoices and/or receipts relating to the Eligible Item purchase and, upon request, You must also provide Us with the damaged Eligible Item or receipt as proof of mailing/shipping.
5. Claims for theft must be reported to the local police and a written report obtained where reasonably possible. If a written report is not provided, You must provide evidence that You have taken reasonable steps to report the theft or criminal damage including details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide).
6. You may only make a claim for theft or accidental damage of one (1) Smartphone in any one (1) calendar year (1st January - 31st December) period. Any subsequent claims for Smartphones within the same period will not be covered.

Exclusions applicable to Purchase Protection Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

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

1. any damage or loss arising from fire, whether directly or indirectly from any cause;
2. damage to an Eligible Item wilfully damaged by You;
3. claims for theft where there is insufficient evidence that You have taken reasonable steps to report the incident to the local police. Such evidence includes details of the time and place You made the report, and the name and contact details of who You reported the theft or criminal damage to (to the extent such details are within Your power to provide);
4. costs where a claim has been paid under any other section under this Policy for the same Event;
5. theft or damage to an Eligible Item received as a gift;
6. items purchased in a business name or business owned or business related;
7. an Eligible Item which are left Unattended in a Public Place, unless You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;
8. damage resulting from normal wear and tear (damage that naturally and inevitably occurs as a result of normal wear or aging) to Eligible Item;
9. damage to an Eligible Item caused by product defects;
10. theft of or damage to an Eligible Item left Unattended in a motor vehicle, except when:
 - i. the Eligible Item is locked out of sight in a Secure Area and Forcible Entry has been used by an unauthorised person to gain entry to the vehicle, and evidence of such Forcible Entry is available; or
 - ii. You have no option other than to leave the Eligible Item Unattended due to an emergency medical, security or evacuation situation;
11. theft of or damage to jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under Your personal supervision;
12. theft of or damage to:
 - a. animals living plants, perishable goods (including but not limited to food, drugs, fuel or oil);
 - b. software, operating systems or firmware;
 - c. cash, its equivalents, traveller's cheques, tickets or negotiable instruments;
 - d. boats, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - e. second-hand items, including antiques;
 - f. real estate or immovable fixtures or fittings (including but not limited to integrated stove tops, integrated ovens, dish washers and fixed air conditioners) which are, or are intended to form part of any home or real estate;

13. in respect to a Pair or Set of items, if You choose not to surrender the undamaged item(s) that form part of the Pair or Set, We will only pay for the value of the item(s) which have been stolen or damaged.

Excess applicable to Purchase Protection Cover

As noted in the Schedule of Benefits.

Section B – Extended Warranty Cover

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

The Consumer Guarantees Act (CGA) provides consumers with rights that are independent of manufacturer or retailer warranties, which may extend beyond their warranty period. Our insurance is designed to extend the manufacturer's warranty without affecting Your rights under the CGA.

Features & Benefits	Manufacturer's Warranty	Consumer Guarantees	Chubb Extended Warranty
Breakdown Period of Cover	1-5 years from purchase	For a reasonable period	1 month – 1 year extra on manufacturer's warranty
Excess	\$0	\$0	\$250
Maximum cover	Value of product	Value of product	Up to \$10,000

What We Cover

If You purchase an Eligible Item from a retailer in New Zealand, You will receive cover for the breakdown or defect of Eligible Item purchased, provided that such breakdown or defect would have been covered by the Original Warranty and occurs between the date that the Original Warranty expired and the end of the extended warranty period (see table below). Extended warranty commences on expiry of the Original Warranty period. Where the Original Warranty period is less than one (1) year, the extended warranty period works to double the covered period. Where the Original Warranty period is between one (1) and five (5) years, the extended warranty period is one (1) additional year. There is no cover where the Original Warranty period is more than 5 years. The below table is provided for illustrative purposes:

Where the Original Warranty period is:	The extended warranty period is:
1 month	1 month commencing at the end of the Original Warranty period
6 months	6 months commencing at the end of the Original Warranty period
1 -5 years	1 year commencing at the end of the Original Warranty period
5+ years	No cover

We will, after We first deduct the applicable Excess from Your claim, do one of the following:

- pay You the reasonable costs to repair or rebuild the Eligible Item if it is practical and economic for the item to be repaired;
- if it is not practical and economic for You to have the Eligible Item repaired or rebuilt, We will pay You the lesser of the original purchase price or the replacement cost of the Eligible Item;

up to the maximum relevant cover section limit inclusive of sub-limits as shown in the Schedule of Benefits.

Terms and Conditions applicable to Extended Warranty Cover

- You will need to provide a copy of the Original Warranty, the sales receipt and account statement showing the purchases as You need these in order to make a claim.
- Claims to a Pair or Set, if You agree to surrender the undamaged item(s) of the Pair or Set to Us and We agree to accept them, We will pay You the current replacement cost of the entire Pair or Set. If You do not agree to surrender the undamaged items, We will only be liable for the value of that part of a Pair or Set which has been damaged or destroyed. For example, if one earring is damaged We will only pay 50% of the cost of replacement earrings. This example is provided for illustrative purposes only and does not take into account all the Policy terms and conditions.

Exclusions applicable to Extended Warranty Cover

Please also refer to the General Exclusions applicable to All Sections within this Policy.

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

- any damage caused by a failure to take reasonable care in the circumstances to protect and maintain the Eligible Item against damage or to take reasonable care to mitigate any damage to the property;
- any costs other than for parts and or labour costs resulting from a covered breakdown or defect;
- any obligations, costs or losses beyond those set out in the Original Warranty;
- any payments, costs, expenses or claims for bodily injury, property damage, consequential loss of damage, loss of profit, punitive damages or legal costs associated in any way with the product;
- any costs for:
 - an Eligible Item purchased in a business name or business owned or business related;
 - a boat, automobiles, motorboats, airplanes or any other motorised vehicles and their integral parts and installed accessories;
 - second-hand items, including antiques;
 - real estate or immovable fixtures or fittings (including but not limited to integrated stove tops, integrated ovens, dish washers and fixed air conditioners) which are, or are intended to form part of, any residential home;

6. in respect to a Pair or Set of items, if You choose not to surrender the undamaged item(s) that form part of the Pair or Set, We will only pay for the value of the item(s) which had the breakdown or defect;
7. items purchased from a retailer outside New Zealand;
8. loss or damage caused directly or indirectly by fire;
9. any loss that has been successfully resolved under the Original Warranty or the Consumer Guarantees Act 1993 (or any replacement legislation).

Excess applicable to Extended Warranty Cover

As noted in the Schedule of Benefits.

General Exclusions Applicable to All Sections

We will not cover losses, pay or reimburse any costs, under any section of this Policy which are recoverable from any other source, or arising from:

1. where You are not a Resident of New Zealand;
2. 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%;
3. 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;
4. Your intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof;
5. any reckless misconduct or wilful or malicious act committed by You;
6. any costs where You are participating 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;
7. travel into hazardous work sites (e.g. underwater, mines, construction sites, oilrigs, etc.);
8. any costs with respect to Cuba;
9. declared or undeclared war or any act thereof. War means armed conflict between nations, states, or parties, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, sedition or any military or usurped power whether war is declared or not. Civil war includes armed opposition between two or more parties belonging to the same country where the opposing parties are different ethnic, religious, or idealistic groups;
10. service in the armed forces (military, naval or air service of any country);
11. participation in any military or emergency services such as, police or fire-fighting;
12. activities undertaken as an operator or crew member of any transport provider;
13. flying in military aircraft or any aircraft which requires special permits or waivers;
14. commission of or attempt to commit an illegal act by or on behalf of You or Your beneficiaries. This exclusion does not apply if You are not the perpetrator of any such illegal act, or if You did not know of or condone any such act;
15. 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;
16. an act of Terrorism;
17. any loss of enjoyment or any financial loss not specifically covered within this Policy;
18. 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.

How do I make a claim?

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

What will I need to submit a claim online?

You (or Your representative) will need to provide:

1. The Policy number as shown in this Policy, which enables Us to verify the 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:
 - receipts or other proof of expenses;
 - reports that have been obtained about the loss, theft or damage;
 - product warranties or bank statements;
 - photographs or quotes. Please attach these to Your online submission to expedite assessment;
 - additional evidence that We may reasonably request to enable Us to assess Your claim; and
 - Intended payee information, which allows Us to quickly make approved payments.

Costs incurred by You in getting any documents for Us to assess Your claim are payable by You.

What should I do before I submit a claim?

1. Take all reasonable steps to mitigate any further losses or unreasonable and unnecessary expenses;
2. Claims for loss, theft or criminal damage must, unless not reasonably possible, be reported to the local police and a written report obtained of the incident occurring. If it is not reasonably practical to obtain a written report, You must provide reasonable evidence in support of why a report cannot be obtained, such as emails, call logs to the local police demonstrating Your attempt to obtain the report;

When should I notify Chubb of my claim?

You should advise Us as soon as reasonably practicable of an Event which is likely to give rise to a claim under this Policy.

Can I claim under this Policy if I can claim for the same expense under another insurance Policy?

If You submit Your claim under this Policy, You must inform 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 costs under this Policy or any other policies cannot exceed Your costs.

Where permissible by law, if other valid and collectible insurance is available to You for loss also covered by this Policy, other than a policy that is specifically written to apply in excess of this Policy, the insurance afforded by this Policy shall apply in excess of and shall not contribute with such other insurance.

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 this Policy. 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 (where such consent will not be unreasonably withheld or delayed. 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 Policy?

Yes, You may need to help Us to make recoveries of any amounts that We pay You under this Policy. We have the right to sue under any other party in Your name to recover money payable or paid under the 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?

We will acknowledge receiving your claim within 5 business days. Once We have all relevant information, We will decide Your claim and inform You of Our decision and reasoning within 10 business days. If We are unable to make a decision within that time, We will explain why and provide updates once every 20 days until your claim is resolved. Circumstances that may delay our claim decision include where:

1. Your claim is fraudulent, or We reasonably suspect it is fraudulent;
2. You do not respond to Us; or
3. We have difficulty communicating with You about Your claim that is beyond Our control.

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 ten (10) business days.

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

Yes, if the Policy provides cover in the event of Your death, Your estate will be able to make a claim under the 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 600 604 (10.30am to 7pm Monday to Friday NZST/NZDT)** to request a claim form to be mailed out to You which can then be mailed back to Us.

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, the updated Privacy Policy will be posted on Our [website](#). Please review Our Privacy Policy for more information about how We manage Your personal information. You can contact the Privacy Officer about Your personal information at:

Privacy Officer
Chubb Insurance New Zealand Limited
PO Box 734
Auckland
+64 (9) 3771459
NZlegal.privacy@chubb.com

How We handle Your personal information

Chubb is committed to protecting Your privacy in accordance with the requirements of the Privacy Act 2020, as amended or replaced from time to time.

How We collect Your personal information

Chubb collects Your personal information (which may include health information) from You when You interact with Us. You interact with us when You are applying for, changing, or renewing an insurance policy 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.

Why We collect Your personal information

We collect and hold Your personal information for us to offer products and services to You. This includes offers to assess applications for insurance, to provide and administer insurance products and services, and to handle any claim, complaint, or dispute 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. We may not be able to respond to any claim, complaint or dispute, or offer other products and services to You or Your organisation without Your personal information. 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.

Who else might receive Your personal information

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. For example, actuaries, loss adjusters, claims investigators, claims handlers, professional advisers including lawyers, doctors and other medical service providers, credit reference bureaus, call centers, 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 if 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 Natural Hazards Commission Toka Tū Ake.
- government agencies or organisations when We are required to by law or otherwise.

If these third parties are located outside New Zealand, We take steps to ensure Your personal information remains adequately protected.

You can access and correct Your personal information If You would like to correct, update, or access a copy of Your personal information, or withdraw Your consent to receiving offers of products or services from Us or Our associated organisations, then please contact the Privacy Officer at the contact details noted above.

How to make a complaint

Please contact Our Complaints and Customer Resolution Service (CCR Service) if:

- You are not satisfied with Our organisation, services, or response to Your enquiry.
- You have any concerns about Our treatment of Your personal information.
- You believe there has been a breach of Our Privacy Policy.

Complaints and Customer Resolution Service (CCR Service)

Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140
+64 9 377 1459
Complaints.NZ@chubb.com

You also have a right to complain directly to the New Zealand 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

If You are not satisfied with any aspect of a Chubb product or service and You wish to make a complaint, please contact:

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

We take Your concerns very seriously. Our complaints and dispute resolution procedure has two stages outlined below. Further details regarding Our complaint handling and dispute resolution procedures are available from Our website and on request.

Stage 1 - We handle Your complaint internally

When You contact the CCR Service, please provide Us with Your claim or policy number (if applicable) and as much information You can about the reason for Your complaint. Our CCR Service team members are independent of the original decision maker. They are committed to reviewing complaints objectively, fairly and efficiently.

We will acknowledge receipt of Your complaint within five (5) business days of receiving it from You. We will provide You with the name and relevant contact details of the CCR Service team member assigned to You and Your complaint. We will investigate Your complaint and if We have all the information required, We will provide you our decision within ten (10) business days. If We require more time or further information, We will request it from you. We will update You at least every twenty (20) business days until We finalise our response.

When We provide Our complaint decision to You, or if We cannot resolve your complaint within two (2) months of you lodging it, We will send You a letter confirming your complaint is deadlocked. The 'deadlock' letter explains Our reasons for not reaching a resolution. In Stage 2 You can seek external review if unresolved or you are dissatisfied with the determination.

Stage 2 – You can seek external review

We are a member of a Financial Ombudsman Service operated by Financial Services Complaints Limited (FSCL). This is an external financial ombudsman service approved by the Minister of Consumer Affairs. FSCL provides a free to customers, independent dispute resolution service.

If You are not satisfied with Our complaint determination or We are unable to resolve Your complaint within two (2) months, You may contact FSCL. You must refer Your complaint to FSCL within three (3) months of the date of the 'deadlock' letter (or any longer period permitted under FSCL's Terms of Reference).

Financial Services Complaints Limited (FSCL)
www.fscl.org.nz

PO Box 5967
Wellington 6140
0800 347 257
+64 4 472 3725
complaints@fscl.org.nz

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.

Duty of disclosure

What is Your duty of disclosure

When You apply for our insurance, We ask you questions. You have a duty to take reasonable care not to make a misrepresentation before entering into this insurance contract. This means You are responsible for providing Us with complete, honest, and accurate responses to all of our questions. This is referred to as Your duty of disclosure. Your duty also applies when You, as the policyholder, answer on behalf of another insured.

When You need to disclose

Before entering into a contract of insurance with Us, each prospective insured policyholder has a duty to answer all questions We ask carefully, completely and honestly. This includes answering our questions about You, any other people, and all property and risks insured under this contract. Your duty also applies when You provide information to your broker who is arranging the contract of insurance.

Each prospective insured policyholder must understand all information provided in support of the application for insurance and that take care to make sure it is correct. Each insured policyholder will be bound by the answers and information provided.

Your duty of disclosure continues until the contract of insurance is finalized. This includes notifying Us of any relevant changes that occur before the contract is entered into.

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

We encourage You to ask Us questions if You do not understand any part of the application process or the information provided. It is important for You to understand Your duty and the potential consequences of failing to meet this obligation, before proceeding with your application.

Consequences of not disclosing

If you deliberately or recklessly (i.e. without caring about the consequences) fail to provide us with truthful information, we reserve the right to treat the contract as if it had never been entered into (or is terminated from the time when the variation was made) and refuse all claims under that contract. In such cases, we will retain any premiums you have paid.

If you make a careless or accidental mistake in your answers, we will assess the situation based on what we would have done had we been aware of the correct information:

- If we would not have provided you with the policy at all or would not have varied the policy, we may treat the contract as if it never existed and will return any premiums you have paid.
- If we would have offered or varied the policy on different terms, we may treat the policy as though those terms had been in place from the outset.
- If we would have charged a higher premium, we reserve the right to increase your future premiums or reduce any claim payouts on existing claims, in proportion to the premium we would have charged.

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.

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 this 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 national sanctions restrictions which may prohibit it from providing cover or paying claims to certain individuals or entities or insuring certain types of activities related to certain countries such as but not limited to Iran, Syria, North Korea, North Sudan, Crimea and Cuba.