

# Spark Device Insurance

Policy Wording

CHUBB®

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## About This Cover

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Thank you for choosing Spark Device Insurance, which is underwritten by Chubb Insurance New Zealand Limited.

This policy provides cover for **your insured device** in the event of **accidental damage, theft and loss**, subject to the terms, conditions and limitations of the policy.

This policy does not cover the **breakdown** of, or any wear and tear or gradual deterioration of, **your insured device**. In return for the payment of the **premium, we** agree to insure **your insured device** during the period of cover, subject to the policy terms, conditions, and exclusions. The Policy Schedule shows the cover **you** have chosen and the most **we** will pay under each section.

Words in **bold** and *italic* have specific meanings which are explained in the Definitions section.

**You** can choose to cancel **your** policy within 14 days of starting it. **You** will receive a full refund of premium provided **you** have not already made a claim. See the Cancellation section for full details.

### What is this document?

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This policy document and **your** Policy Schedule should be read together and includes the full terms and conditions of **your** insurance with **us**.

**You** should take the time to read this policy document and Policy Schedule carefully to ensure it meets **your** insurance needs, as **we** are unable to provide **you** with financial advice. **You** should contact **us** if any information shown about **your** policy is incorrect, as this could affect the policy cover in the event of a **claim**.

Please keep **your** policy document and Policy Schedule in a safe place and notify **us** of any changes in **your** personal details (e.g. change of address) or if **you** wish to amend **your** cover. Changes to **your** cover may result in a change in **your premium**.

### No financial advice

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This policy document and **your** Policy Schedule do not take into account **your** personal circumstances, objectives, financial situation or needs and does not constitute financial advice. Spark and Chubb do not give financial advice on this policy, and **you** should obtain financial advice as required before making any decisions about this insurance policy.

## Eligibility

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To be covered under this policy, **you** must:

- (a) be the **policyholder**, have purchased the **insured device** from **Spark**, and have supplied and maintained a valid email address for communications; or
- (b) be a **policyholder or family member** of the **policyholder**; or
- (c) if the **policyholder** is a company, be an employee of the **policyholder** and the **policyholder** must have purchased the **insured device** from **Spark**, and have supplied and maintained a valid email address for communications.

**You** must subscribe to the policy either:

1. At the time **you** purchase the **insured device**; or
2. Within sixty [60] days of the date **you** purchase the **insured device**; or
3. As otherwise agreed by Chubb.

## Law applicable to your policy

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This policy, and any non-contractual obligation arising out of or in connection with it, will be governed by and construed in accordance with the laws of New Zealand and the New Zealand Courts alone will have jurisdiction in any dispute. All communication in connection with this policy will be in English.

## Third party rights

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This policy document is not intended to confer any benefit on or create any obligation enforceable by any person who is not a party to or any person who is not insured under this policy.

## Assignment

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This policy may not be assigned by the **policyholder**, and **we** will not be bound to accept or be affected by any notice or any trust, charge, purported assignment, or other dealing with or relating to this policy.

If the **policyholder** gives or lends the **insured device** to a **family member**, or where the **policyholder** is a company, to an employee of the **policyholder**, then that person will be covered, and this policy can continue with the named **policyholder**.

## Duty of care

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Without prejudice to any of the exclusions set out under 'What is not covered by the insurance?' **you** shall take all reasonable precautions and exercise due care to protect **your insured device** against **accidental damage, theft** or **loss**.

## Commission

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Spark will receive a commission and share of the profit from the sale of this policy.

## How to Get in Touch

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### Customer service

Questions about **your** policy, changing **your** details, or thinking of cancelling? Just ask **us** on 0800 800 123.

### Make a claim

Need to make a **claim**? For more information, contact **us** on 0800 SPK INS (0800 775 467) or go to [spark.co.nz/device-insurance](https://spark.co.nz/device-insurance). More information is available later under 'How to make a claim'.

### Make a complaint

**We** are always working to deliver the best customer experience so feel free to contact **us** about **our** service (more information later under 'How to make complaint'). Contact **us** on 0800 SPK INS (0800 775 467) or [sparkdeviceinsurance@brightsideco.co.nz](mailto:sparkdeviceinsurance@brightsideco.co.nz).

## Summary of Benefits and Scope of Cover

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**Your** Policy Schedule will show the plan **you** have and the total monthly insurance **premium you** will pay each month.

Here is a summary of the insurance benefits:

Benefits	
<b>Accidental Damage, Theft and Loss to Insured Device</b>	Covered – Replacement with refurbished device or repair
<b>Geographical Scope of Cover</b>	Worldwide

For full details of what is included and what is not included, see 'What is covered by the insurance?' section later.

## Policy Excess

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A policy **excess** must be paid by **you** in respect of each and every valid **claim** for each and every **insured device** under each incident. The applicable **excess** is dependent on **your** plan and can be found in the Policy Schedule.

## Period of Cover

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**Your** insurance cover starts when **you** sign up to the policy and have received or been couriered **your** new **insured device**. It will continue on a monthly basis so long as **you** continue pay **your** monthly premium as it is due. Cover ends if any of the following events happen:

- If **you** choose to cancel the policy;
- If **we** choose to cancel the policy;
- If **we** determine **your device** has become a **legacy device**;
- If you terminate your **Spark** pay monthly account.

Where **your** policy is cancelled, no further payments will be deducted, and coverage will finish at the end of the monthly period **you** have paid for.

In the following situations, the policy will not cover the **insured device** and so **you** will need to contact **us** to cancel **your** policy:

- If the **policyholder** sells, lends or gives away the **insured device** to someone other than a **family member**, or where the **policyholder** is a company, to someone other than an employee of the **policyholder**;
- If **you** dispose of the **insured device**;

Please see “Cancelling your policy” section for further information on cancellation and termination of your policy.

## Definitions

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The following words in **bold** and *italic* have the meaning given below.

**Accidental damage/accidentally damaged** means ***your insured device*** stops working normally as the result of an accident (including a cracked screen or liquid damage) or a deliberate act by someone other than ***you***.

**Breakdown** means an unforeseeable internal mechanical or electronic defect causing the failure of ***your insured device*** to operate as intended by the ***manufacturer***.

**Chubb/We/Us/Ours** means Chubb Insurance New Zealand Limited.

**Claim** means a request by ***you*** for any of the entitlement and benefits under this policy.

**Excess** means the amount payable by ***you*** towards each and every successful ***claim***, where applicable.

**Family Member** means ***your*** spouse or partner, ***your*** parent or your child.

**Insured device** means a smartphone, or other device identified by an International Mobile Equipment Identity number (IMEI) or serial number, which is purchased by the ***policyholder*** in New Zealand through Spark and is listed on the Policy Schedule.

**Legacy Device** means an older device that ***we*** have determined no longer meets ***our*** insurability guidelines.

**Loss/lost** means the disappearance of ***your insured device*** in circumstances that do not involve ***theft*** and ***you*** are unable to recover it.

**Manufacturer** means the person or entity which first manufactured ***your insured device***.

**Manufacturer's Warranty** means any warranty given to ***you*** by the ***manufacturer*** in respect of hardware ***breakdown***, whether expressed or implied.

**Policyholder** means:

- (a) an individual customer aged 18 or over with a Spark pay monthly account whose name appears on the Policy Schedule; or
- (b) a company with a Spark pay monthly account whose name appears on the Policy Schedule.

**Premium** means the amount ***you*** agree to pay ***us*** in return for the entitlements and benefits of the cover.

**Spark** means Spark New Zealand Trading Limited.

**Theft/stolen** means ***your insured device*** being taken unlawfully from ***you***, or anyone temporarily holding or storing it for ***you***.

**Third party** means anyone other than ***you*** or ***Chubb***.

**Unauthorised use** means calls, text messages, data downloads or any other use of ***your mobile phone*** after it has been ***lost*** or ***stolen***.

**You/Your** refers to the ***policyholder*** named in the Policy Schedule and a ***family member*** or employee authorised by the ***policyholder*** to use the ***insured device***.

## What is covered by the insurance?

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### Accidental Damage, Theft and Loss to Insured Device

In the event **your insured device** is **accidentally damaged**, **we** shall, at our discretion:

- (a) Replace **your insured device** with a refurbished device. See section below 'If **your** insured device is replaced' for further information; **or**
- (b) We will attempt to repair **your insured device** where possible. If **we** are unable to repair **your insured device** through **our** repair partners or if **we** determine it is beyond economic to repair, **we** will replace **your** insured device with a refurbished device.

In the event **your insured device** is **lost** or **stolen**:

- (a) **we** will replace **your insured device** with a refurbished device. See section below 'If **your** insured device is replaced' for further information. **We** will also replace any in-box, manufacturer supplied accessories that are **lost, stolen** or **accidentally damaged** as result of the same incident that leads to a successful **claim** for **your insured device**.
- (b) **we** will reimburse to **you** for the actual charges (calls, text message and data) incurred on **your** Spark pay monthly account, limited to the maximum limit as stated at **your** Policy Schedule. **We** will require itemised airtime bills in order for **us** to pay any **claim** for **unauthorised use** charges.

In the event **your insured device** was **accidentally damaged, lost or stolen** while **you** were overseas:

- (a) **You** are covered for the cost of renting a temporary **mobile phone** whilst outside of New Zealand, limited to the maximum limit as stated at **your** Policy Schedule, provided the **insured device** was **accidentally damaged, lost or stolen** while **you** were overseas with the **insured device** and **you** are unable to use the **insured device**; and a valid claim is accepted. **You** will need to provide evidence of the costs incurred (i.e. you will need to retain receipts). Any call, text and/or data charges incurred on such temporary rental mobile device will not be covered by the policy.

### If your insured device is replaced

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The replacement will be from refurbished secondhand stock that has been tested and is fully functional. It will come with a warranty with an equivalent length to the remaining period of the manufacturer's warranty from the original **insured device**, or 30 days from the date of replacement, whichever is longer. The warranty is provided on the same terms as the warranty that was provided by the manufacturer of the replacement device.

**We** will make every effort to replace **your insured device** with one of the same brand, model, and specification, but due to the fast evolution of **insured devices** this cannot be guaranteed, nor can **we** guarantee to replace limited or special edition **insured devices**.

In the event of a replacement, **we** will keep **your** original **insured device**. Where your **insured device** is **lost or stolen** it will become **our** property and must be passed on to **us** if recovered or found.

Where it is not possible to source a refurbished **insured device**, or **we** choose (at our absolute discretion), **we** will replace the **insured device** with a new one.

If **we** issue **you** a replacement device, that device will be insured by a Spark Device Insurance cover with an updated policy number. If **you** do not wish to continue cover, **you** can cancel **your** policy by following the process set out under 'Cancelling Your Policy.'



## What is NOT covered by the insurance?

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This policy does not cover:

- any claim relating to the **breakdown** of **your insured device**, both within and outside of the **manufacturer's warranty** period.
- Any costs for which the **manufacturer**, supplier or distributor are liable in accordance with their standard contractual obligations, including the relevant **manufacturer's warranty**, or the Consumer Guarantees Act 1993.
- any **claim** resulting from wear and tear or gradual deterioration of performance.
- any incident prior to the start date of **your** insurance policy or after the cancellation date of **your** insurance policy.
- any **claim** where the IMEI number on **your** damaged phone does not match the IMEI number that is declared to **us**.
- any claim where **you** have failed to take reasonable care of **your insured device**.
- any **claim** for malicious or intentional loss or damage which was caused by **you**.
- any cosmetic damage (such as a scratched or worn screen) that does not stop the normal functioning of your mobile phone.
- any damage to SIM or memory cards in isolation (unless it accompanies a valid **claim** for **your insured device**).
- any damage or loss of the data held on **your insured device** – including but not limited to any pictures, software, downloads, apps, and music.
- any damage or **breakdown** caused by incorrect repair and installation, faulty software or servicing, or a virus on **your insured device**.
- any modifications that have been made from the original specification of **your insured device**. This includes but is not limited to things like adding gems or precious metals or upgrading the hardware (e.g., adding more RAM) to **your insured device**.
- any **insured device** that is given, lent, or sold to someone other than **you** or the **policyholder**.
- consequential loss of any kind.
- any **claim** resulting from ionising or contamination by radioactivity from any nuclear fuel or any nuclear waste from the combustion of nuclear fuel.
- war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority, riot or civil commotion, terrorist activity of any kind.

**We** shall not be deemed to provide cover and **we** shall not be liable to pay any **claim** or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose **us**, to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of New Zealand, the European Union, United Kingdom, or United States of America.

## How to Make a Claim

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Please visit [spark.co.nz/device-insurance](https://spark.co.nz/device-insurance) on how to make a **claim**, or speak with one of our team directly by calling **us** on 0800 SPK INS (0800 775 467).

After the occurrence of an insured incident, **you** have the following obligations (as relevant):

1. **You** must notify Spark immediately but no later than 48 hours after **you** realise **your insured device** is lost or stolen and block **your insured device** and bar **your** SIM card. Spark will log the ESN or IMEI number of **your insured device** as **lost** or **stolen**.
2. **You** must report any **claim** to **us** as soon as **you** can and in any case within thirty [30] days of the incident occurring.
3. In the event of a **claim**, **you** will be asked to tell us what happened. When assessing any **claim**, **we** will only consider the first reason and cause giving rise to the **claim** and therefore will not consider any subsequent variations to this.
4. **You** (and if you are not the **policyholder**, the **policyholder**) must co-operate with **us**, including authorizing the claim, providing information relating to **your** claim and working with **our** assessors or investigators if they are appointed to **your** claim. Where another party holds your personal information relevant to **your** claim **you** must authorize them to release that information to us.

### Settling your claim

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If **your claim** is successful, **we** will tell **you** where, when, and how to pay the **excess**. If **you** do not pay the **excess** within sixty [60] days, we will assume **you** no longer wish to proceed with the **claim** and **your** matter will be automatically withdrawn and closed.

**We** can take proceedings against any responsible **third party** at **our** own expense and for **our** own benefit but where applicable in **your** name to recover any payment **we** have made for repairing or replacing **your insured device** and accessories. **You** hereby assign to **us** any relevant rights against such **third parties**. **We** are also entitled to receive all necessary information, documentation, and assistance from **you**.

### Providing Correct Information

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**You** (or any person providing information on your behalf) must make sure that all information provided to **Chubb** is complete, true, and correct.

If incorrect, incomplete, or fraudulent information is supplied to **Chubb**, **we** may refuse to pay **your** claim and/or end **your** policy from the date **you** provided incorrect information.

If **you** fraudulently provide **us** with false information, statements, or documents, **we** will record this on antifraud databases and may also notify other organisations.

**We** may choose not to offer cover in the future to **you** or anyone connected with **you** if **we** suspect fraudulent activity on this or any other associated insurance policy, and **you** may be prosecuted.

## Changes to Your Policy

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If **you** want to change **your** policy (e.g., notifying a change of address) or if **your** insurance needs or any of the information **you** have given **us** changes, **you** must inform **Spark** on 0800 800 123.

**We** reserve the right to make changes to or add to the policy terms, including with regards to **premiums**, by giving **you** at least 30 days' notice in writing. **We** may give notice by posting or emailing **you** information regarding the new terms or posting the new terms on **our** website and referring **you** to the site by text message, email, regular mail or by posting a message on **your** monthly Spark invoice.

If **you** do not wish to continue **your** policy given the amended policy terms, **you** may cancel **your** policy (see below).

## Cancelling Your Policy

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Your rights to cancel this policy

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**You** may cancel this policy by notifying **Spark**.

If, for any reason, **you** are not satisfied with **your** policy, **you** may cancel it within 14 days of:

- (a) receiving all **your** policy documents; or
- (b) the date **you** first enroll into the policy,

whichever is later.

If **you** cancel the policy within the 14-day period, **you** will receive a full refund of any **premium** paid provided **you** have not already made a **claim**.

If **you** wish to cancel **your** policy after the initial 14-day cooling off period, coverage will finish at the end of the monthly period **you** have paid for.

Our rights to cancel this policy

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**We** may cancel this policy by giving **you** a minimum of thirty [30] days' notice to **your** last known address or to the email address **you** provided. If **we** do so, **we** will refund any **premium** **you** have paid that relates to the period after the date of cancellation. **We** will only cancel **your** policy for a valid reason. Examples are:

- (a) **You** fail to pay **your premium** when due.
- (b) **Spark** cancels your Spark account.
- (c) **You** are non-cooperative or fail to supply any information or documentation that **we** reasonably request.
- (d) **You** engage in threatening or abusive behavior towards **our** staff or Spark's staff.
- (e) A change in regulatory, tax or legal status for **you, us**, or the policy.
- (f) A significant increase in **our** operating costs, inflation, economic or environmental factors where it is no longer commercially viable for **us** to continue providing the Policy.
- (g) **Your insured device** has become a **legacy device**.
- (h) There has been significant adverse claims experience based on **your** claims history.

If **you** commit an act of fraud or willfully seek to mislead **us** in any way, **we** may cancel **your** policy from the date **you** provided incorrect information.

## How to Make a Complaint

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**We** take **your** concerns very seriously and 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 as **you** can about the reason for **your** complaint. Our complaints and dispute procedures are as follows:

### Stage 1 – Complaint Handling Procedure

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If **you** are dissatisfied with any aspect of a Chubb or **your** insurance product or service and **you** wish to make a complaint, please contact **our** claims managing agent by phone or email (as below):

Email: [sparkdeviceinsurance@brightsideco.co.nz](mailto:sparkdeviceinsurance@brightsideco.co.nz)

Phone: 0800 775 467

**Our** claims managing agent 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 three (3) business days of receiving it from **you** and **we** will provide **you** with the name and relevant contact details of the 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

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**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](mailto:complaints@fscl.org.nz)

[www.fscl.org.nz](http://www.fscl.org.nz)

Please note if **you** would like to refer **your** complaint to FSCL **you** must do so within three 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.

## Our Privacy Policy and Your Data

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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.

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.

### ***How do We collect Your personal information?***

Chubb collects **your** personal 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.

In taking a policy you authorize Spark to provide **us your** Spark customer details including confirmation of the details **you** provide to Chubb about the insured devices. In the event that **you** make a claim **you** authorize Spark to provide **us** with this information as it may be relevant to evaluating **your** claim.

### ***Purpose of collection***

**We** collect and hold **your** personal information to offer products and services to **you**, including to assess applications for insurance, to complete sanction checks, 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 to contact **you** with 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, 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 Spark, 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.

### ***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 organizations **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](http://www.privacy.org.nz).

## Your Duty of Disclosure

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

There is the same duty to disclose material information to Chubb on an ongoing basis. **You** should provide all material information when **you** make a claim or if circumstances change during the term of the contract of insurance.

It is important that each potential customer understands all information provided in support of the application for insurance and that it is correct, as each potential customer will be bound by the answers and by the information they have provided. The duty of disclosure continues after the application for insurance has been completed up until the time the contract of insurance is entered into.

## Consequences of Non-Disclosure

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

## Financial Strength Rating

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At the time of print, Chubb has an "AA-" insurer financial strength rating given by S&P Global Ratings. The rating scale is:

The rating scale is:			
AAA Extremely Strong	BBB Good	CCC Very Weak	SD or D Selective default or default
AA Very Strong	BB Marginal	CC Extremely Weak	R Regulatory Action
A Strong	B Weak		NR Not Rated

The rating from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standings within the major rating categories. A full description of the rating scale is available on the S&P Global Ratings website.

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

## Fair Insurance Code

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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](http://www.icnz.org.nz) and on request.



## About Chubb

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Chubb is a world leader in insurance. Chubb's operation in New Zealand (Chubb Insurance New Zealand Limited) offers corporate Property & Casualty, Group Personal Accident and corporate Travel Insurance products through brokers.

More information can be found at [www.chubb.com/nz-en/](http://www.chubb.com/nz-en/)

## Contact Us

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Chubb Insurance New Zealand Limited  
CU1-3, Shed 24  
Princes Wharf  
Auckland 1010  
PO Box 734, Auckland 1140  
O +64 9 377 1459  
[www.chubb.com/nz-en/](http://www.chubb.com/nz-en/)

Company No. 104656  
Financial Services Provider No. 35924

**Chubb. Insured.<sup>SM</sup>**

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