



CHUBB®

Assurance Extra Business at a glance

There are a number of insurance solutions that protect your business against the impact of illness, injury and death. They can provide a necessary cash injection to help your business continue to operate should the worst happen.

Assurance Extra Business is a master policy. It offers seven different covers, which you can choose from to suit your business needs and budget.

Life Cover

Insurance that pays you a lump sum if a life assured dies or is diagnosed with a terminal illness.

Trauma Cover (accelerated or standalone)

Insurance that pays you a lump sum amount if a life assured gets a defined illness or condition.

Complete Disablement Cover (accelerated)

Insurance that provides a lump sum amount if a life assured becomes completely or partially disabled due to illness or injury.

Monthly Disability Cover (standard or variable)

Insurance that provides a monthly amount if a life assured is unable to work as a result of illness or injury. This can be tailored to cover the loss of business revenue, the cost of replacing the life assured, or the reimbursement of eligible business overheads.

Monthly Disability can be standard or variable.

Start-up Monthly Disability

Insurance that provides a monthly 'agreed value' benefit to compensate for losses a new business may face if a life assured is unable to work as a result of an injury or illness.

Specific Injury Cover

Insurance that pays you a lump sum amount if a life assured sustains one of the covered injuries as a result of an accident.

Premium Cover

Insurance that pays your total premiums if a life assured becomes disabled and is unable to work.

Chubb Life Insurance New Zealand Limited (Chubb Life) believes all Kiwi deserve access to good quality financial advice. That's why we work with Financial Advisers to help you choose the right insurance to protect what matters most.

The reasons why you should choose Chubb Life:



Cover that suits your lifestyle

Chubb Life offers a comprehensive suite of personal and business products. Whether you're looking for insurance for yourself, your family or your business, we've got you covered. Everyone's circumstances are different and that's why talking to a financial adviser is important. They'll talk you through the various products and work with you to develop a plan that meets your specific needs.



We're part of something bigger

Our parent company, Chubb Corporation, operates in 54 countries and territories. It's one of the world's largest publicly-owned insurance companies with more than \$200 billion in assets.



We've got an A (Excellent) in financial strength

When it comes to choosing an insurance company, you should be able to trust your provider. Chubb Life Insurance New Zealand Limited has an A (Excellent) financial strength rating given by A.M. Best Company Inc. The rating scale is: A++, A+ Superior | A, A- Excellent | B++, B+ Good | B, B- Fair | C++, C+ Marginal | C, C- Weak | D Poor | E Under Regulatory Supervision | F In Liquidation | S Suspended. For more rating information visit www.ambest.com/ratings/guide.pdf



Access our client benefits

Unique to Chubb Life, client benefits provide extra support when you need it most. Policy holders can claim up to \$1,000 during a year for legal, career and budgeting advice, mental health counselling and other support services. It complements your existing cover and best of all it's available at no additional cost. Terms and conditions apply and are available at chubblife.co.nz/client-benefits

Talk to your Financial Adviser

Call us on 0508 464 999

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