



Quick guide

Assurance Extra Business

Lump Sum

Cover	Entry age	Expiry age	Maximum sum insured	Premium review options	Built-in benefits	Optional benefits
Life Cover	16-70	Life	No Maximum	1 year, 5 years or 10 years	Life Cover Benefit, Terminal Illness Benefit, Grief Counselling Benefit, Financial and Legal Advice Benefit, Cover Conversion Option.	› Business Increase Option
Trauma Cover - Accelerated - Standalone	20-65	70	\$2,000,000	1 year, 5 years or 10 years	46 conditions, Full Trauma Benefit, Partial Benefit, Diagnosis Benefit, Support Person Accommodation and Transfer Benefit, Financial and Legal Advice Benefit, Cover Conversion Option.	› Business Increase Option › Optional Life Cover Buy-Back (available under Trauma Cover – Accelerated only)
Complete Disablement Cover - Accelerated	20-65	70	\$5,000,000	1 year, 5 years or 10 years	Any or own occupation Complete Disablement Benefit, Partial Disablement Benefit, Support Person Accommodation and Transfer Benefit, Financial and Legal Advice Benefit, Waiver of 3-Month Disability Requirement Benefit, Cover Conversion Option.	› Business Increase Option › Optional Life Cover Buy-Back
Specific Injury Cover	20-60	70	\$5,000	1 year	Specific Injury Cover Benefit.	N/A

Regular Income

Cover	Entry age	Expiry age	Maximum sum insured	Premium review options	Waiting period	Payment term	Built-in benefits	Optional benefits
Start-up Monthly Disability Cover	16-60	To age 70	\$8,000/mth	1 year	4, 8 or 13 weeks	6 months, 12 months or 24 months	Total Disability Benefit, Partial Disability Benefit, Recurrent Disability Benefit, Cover Conversion Option.	› Seasonal Adjustment Option › Farm Consultancy Option
Monthly Disability Cover - Standard - Variable	16-60	To age 70	\$50,000/mth Business Overheads \$25,000/mth	1 year	4, 8 or 13 weeks	Standard: 6 months, 12 months or 24 months Variable: Variable up to 12 months	Total Disability Benefit, Partial Disability Benefit, Special Care Benefit, Suspension Benefit, Vocational Retraining and Rehabilitation Benefit, Recurrent Disability Benefit.	› Seasonal Adjustment Option › Business Increase Option › Farm Consultancy Option
Premium Cover	16-60	To age 70	Covers total premium	1 year	4, 8 or 13 weeks	To age 70	Disability Benefit, Recurrent Disability Benefit.	N/A



Minimum premium:
\$20 per month (incl. policy fee).



Payment frequency:
Weekly, fortnightly, monthly, half-yearly, annually.



Payment method:
Direct debit, credit/debit card.

Important information This Quick guide is provided for information purposes only and is a summary guide to some of the key features of the policy. Terms, conditions and exclusions apply. Refer to the policy document for full details. The content of this Quick guide is intended to be of a general nature, does not take into account an individual's financial situation or goals, and is not a financial advice service. This Quick guide is based on information current as at June 2023 and is subject to change.

Chubb Life Insurance New Zealand Limited (Chubb Life)