

Group Personal Accident Insurance

Summary of Benefits and Claims Guide for Beam Riders (New Zealand)



Introduction

Beam Mobility New Zealand Limited (**Beam**) has taken out a group personal accident insurance policy (the **Policy**) with Chubb Insurance New Zealand Limited (**Chubb**). This document is a summary only of the benefits conferred on Covered Persons pursuant to the Policy while travelling on a Personal Mobility Device owned by Beam.

Unless otherwise stated, any terms defined in the Policy Wording have the same meaning when used in this document.

This document does not include the full terms, conditions and exclusions of the Policy Wording. It is issued for information purposes only. If there is a discrepancy between this document and the Policy Wording, the Policy Wording will prevail. Also note that each aspect of cover is only provided if it is specified as being applicable in the Schedule, as summarised below.

Please contact Beam for a copy of the Policy Wording which sets out the full terms, conditions, limitations and exclusions.

Policy Coverage Period

Your cover will commence from the time you start travelling on a Personal Mobility Device owned by Beam and will end automatically as soon as you stop travelling on the Personal Mobility Device.

Policy Details

Covered Person	Riders of a Personal Mobility Device owned by Beam
Scope of Cover	While travelling on a Personal Mobility Device owned by Beam
Territorial Limits	The coverage under this Policy is within New Zealand only

Table of Benefits

Cover is subject to the terms, conditions and exclusions in the Policy Wording.

Note: the following Event(s) must occur at or within twelve (12) months from the date of the Accident.

Benefit	Maximum Sum Insured per person
1. Accidental Death	Up to \$50,000
2. Permanent disablement (varies dependent on the Event)	Up to \$50,000
3. Accidental Medical Expenses	Up to \$2,000
4. Fractured Bones (varies dependent on the Event)	Up to \$1,000
5. Loss of Teeth or Dental Procedures	\$250 per tooth; Up to \$ 1,000
6. Funeral Expenses	Up to \$5,000
7. Loss of or damage to Personal Belongings due to assault	Up to \$5,000
8. Physiotherapy costs resulting from a valid claim under Benefit 2, Events 2-8, 9(a) or 11(a)	\$2,500

Definitions

Please refer to the Policy Wording for a full list of all definitions applicable to the Policy.

Beam Rider means a person who hires a Personal Mobility Device via the Policyholder's mobile phone application.

Personal Mobility Device means a vehicle offered for rental by the Policyholder that uses electric input for movement and is approved by Chubb. Current approved Personal Mobility Devices are limited to electric scooters.

Personal Belongings means personal goods, including clothing, belonging to the Covered Person for which they are personally responsible, which are taken by them or carried on their person while travelling on a Personal Mobility Device owned by Beam.

Age Limitations under the Policy

In respect to each Covered Person aged ninety (90) years or over at the time of loss;

- (a) cover under Benefit 1 (Accidental Death) and Benefit 2 (Permanent disablement) are limited to a maximum of \$25,000; and
- (b) no benefit is payable for Permanent Total Disablement.

In respect of a Covered Person under the age of ten (10) years at the time of loss:

- (a) cover under Benefit 1 (Accidental Death) and any other benefit relating to their death is limited to a total of \$2,000 less any other amount permitted to be paid in respect of the same child by another company or by any friendly society; and
- (b) cover under any other benefit not covered in paragraph a. above is limited to a maximum of \$2,000.

Exclusions

Please refer to the Policy Wording for a full list of all exclusions under the Policy. Some of the things we will not pay benefits for include any loss, damage, liability, Event, Bodily Injury or Sickness which directly or indirectly:

1. results from reckless misconduct or any illegal or criminal act committed by the Covered Person;
2. are covered by:
 - a) the New Zealand Accident Compensation Corporation (this does not apply to Benefits 1 and 2)
 - b) any workers compensation legislation;
 - c) any transport accident legislation;
 - d) any government sponsored fund, plan or medical benefit scheme; or
 - e) any other insurance policy required to be effected by or under law;

We will pay the difference between what was payable under (a) – (e) and what the Policyholder or the Covered Person would otherwise be entitled to recover under the Policy, where permissible by law.

Please note the above are just some of the exclusions, please read the Policy Wording for a full list.

How to Make a Claim

Information and evidence required by Chubb to file a claim:

The Covered Person or any other person entitled to claim under the Policy must give Us written notice of any occurrence which is likely to give rise to a claim within thirty (30) days or as soon as is reasonably practicable after the occurrence.

If you, or your legal representative wishes to make a claim, you or they must:

- a) visit Our New Zealand Claims Centre at <https://www.chubbclaims.com/ace/nz-en/welcome.aspx> to complete your online submission;
- b) contact us at 0800 300 401 for further enquiries on Claims;
- c) submit the following supporting documentation:
 1. A screenshot of the Beam app with your booking reference and trip details;
 2. Copy of the incident report submitted to Beam;
 3. Completed claim form (not required if your claim is filed via Our New Zealand Claims Centre);
 4. Copies of original receipts for any expenses that are being claimed;
 5. Copies of any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage;
 6. Police investigation outcome in the event of a road traffic accident; and
 7. Any other documentary evidence required by Us under the Policy.
- d) give Us at your, or your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim.
- e) Allow Us to have you medically examined at Our expense when and as often as We may reasonably require after a claim has been made.

About Chubb in New Zealand

Chubb is the world's largest publicly traded property and casualty insurer. 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.

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**). Further information about the Code is available at www.icnz.org.nz and on request.



Financial Strength Rating

At the time of print, Chubb Insurance New Zealand Limited 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.

Privacy Statement

Chubb Insurance New Zealand Limited (“**Chubb**”) is committed to protecting your privacy. Chubb collects, uses and retains your personal information in accordance with the principles in the Privacy Act 1993.

Personal Information Handling Practices

Collection, Use and Disclosure

Chubb collects your personal information (which may include health information) when you are applying for, changing or renewing an insurance policy with us or when we are processing a claim, complaint or dispute. We collect the information to assess your application for insurance, to provide you or your organisation with competitive insurance products and services and administer them, to handle any claim, complaint or dispute that may be made under a policy. If you do not provide us with this information, we may not be able to provide you or your organisation with insurance or to respond to any claim, complaint or dispute.

We may disclose the information we collect to third parties, including contractors and contracted 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 doctors and other medical service providers, credit reference bureaus and call centres), other companies in the Chubb group, insurance and reinsurance intermediaries, other insurers, our reinsurers, and government agencies (where we are required to by law). These third parties may be located outside New Zealand.

Your Choices

In dealing with us, you agree to us using and disclosing your personal information as set out above. This consent remains valid unless you alter or revoke it by giving written notice to our Privacy Officer.

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.

How to Contact Us

If you would like to access a copy of your personal information, or to correct or update your personal information, or if you have a complaint or want more information about how Chubb is managing your personal information, 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

Complaints and Dispute Resolution

Chubb takes the concerns of its customers very seriously and has detailed complaint handling and dispute resolution procedures that you may access, at no cost to you. To assist Chubb 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 or dispute.

Chubb's complaints and dispute procedures are as follows:

Stage 1 - Complaint Handling Procedure

If you are dissatisfied with any of Chubb's products or services and you wish to lodge a complaint, please contact us via:

Email: Complaints.NZ@chubb.com
Phone: 0800 422 346
Fax: +64 (9) 303 1909
Post: The Complaints Officer
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140

Stage 2 – Dispute Resolution Procedure

If you are dissatisfied with Chubb's response to your complaint, you can advise that you wish to take your complaint to Stage 2 and referred to Chubb's dispute resolution team. Chubb's internal dispute resolution team can be contacted via:

Email: DisputeResolution.NZ@chubb.com
Phone: +64 (9) 377 1459
Fax: +64 (9) 303 1909
Post: Internal Dispute Resolution Service
Chubb Insurance New Zealand Limited
PO Box 734
Shortland Street
Auckland 1140

Stage 3 - External Dispute Resolution

Chubb is a member of an independent external dispute resolution scheme operated by Financial Services Complaints

Limited (FSCL) and approved by the Ministry of Commerce & Consumer Affairs. Subject to FSCL's Terms of Reference, if you are dissatisfied with our dispute determination or we are unable to resolve your complaint or dispute to your satisfaction within two months you may contact FSCL via:

Postal address: PO Box 5967, Lambton Quay, Wellington 6145
Telephone: 0800 347 257 (Call Free for consumers) or (+64 4) 472 FSCL (472 3725)
Facsimile: (+64 4) 472 3728
E-mail: info@fscl.org.nz
Web: www.fscl.org.nz

Please note if you would like to refer your complaint or dispute to FSCL you must do so within 2 months of the date of our dispute determination.

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

Contact Us

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