

NEW ZEALAND

Product Overview



## Why choose Chartis

Chartis is underpinned by four key values  
– innovation, partnership, world citizenship and integrity.

### Innovation

Chartis pursues new opportunities for our clients, partners and employees. We have a history of leading product innovation. Our entrepreneurial and resourceful spirit and the scope and reach of our organisation allows us to continually innovate, develop new products and solutions for clients directly linked to local market needs.

### Partnership

Chartis is committed to working together with our clients in an atmosphere of trust and confidence, building strong and lasting relationships and developing unique solutions to meet their individual needs.

### World Citizenship

Our diverse, inclusive workplace has created a successful multicultural organisation which allows us to have better insights into the diverse needs of many businesses, making us more effective in the New Zealand market. Globally, we are also committed to connecting with the communities in which we operate and our people work in collaboration with not-for-profit organisations to deliver results for those that need it.

### Integrity

At the heart of everything we do is an unshakable commitment to honesty, fairness and respect. Ultimately we remain focused on helping our clients manage complex risks. This focus and our ability to serve our clients, as well as our embedded culture of innovation, have been core strengths and differentiators for us through our long history. We will work hard to ensure they remain so.

## Contents

<b>Personal Insurance</b>	<b>2</b>
Accident & Health (Direct)	2
Leisure Travel	2
Warranty	2
<b>Business Insurance</b>	<b>3</b>
Accident & Health (Corporate)	3
Corporate Travel	3
Casualty	3
Combined	3
Crisis	4
Environmental	4
Financial Lines	5-6
Mergers & Acquisitions	7
Political Risk	7
Property	7
Energy	8
Marine	8
<b>Insurance Programmes</b>	<b>9</b>
Risk Management	9
Risk Finance	9
Claims	9

Set a course for what is possible

## Welcome to Chartis

This brochure provides a brief overview of the broad and innovative product range we have to offer New Zealand businesses and individuals.

Our unwavering commitment to provide market-leading insurance solutions is led by the skill and vision of our people, who ensure that our clients receive quality products and seamless service. It is this commitment to deliver that underpins our customer relationships.

Our culture derives from our four core values of innovation, partnership, world citizenship and integrity, which contribute to strong, sustainable relationships with our clients and business partners.

We are in the business of making promises and keeping them. Locally and internationally you can be sure that Chartis is a dedicated partner.

## Chartis in New Zealand

We have been operating in New Zealand since 1970 and have offices, technical expertise and local underwriting capability in Auckland and Wellington. With over 95 staff in New Zealand, and over 3,500 throughout Asia Pacific, our employees provide local expertise with unmatched international perspective.

The risks our customers face do not stand still, neither do our products. Chartis provides customer-focused solutions for New Zealand businesses and individuals. It is our entrepreneurial spirit that gives our customers the confidence to pursue a secure course towards their goals.

We closely monitor local and international trends. With a global network unmatched by any other insurer, we have the knowledge and skills to anticipate emerging risks. We're continuously improving our insurance coverages to optimise our customers' protection.

At the heart of our products and services lie the moments of truth when our customers experience a loss. We understand claims. From minor travel claims to corporate catastrophes, our expert claims handlers are there to guide our customers and brokers, keep them updated and make payments quickly without fuss, whatever the size of the loss.

For more information about our innovative products and services please visit our local website [www.chartisinsurance.co.nz](http://www.chartisinsurance.co.nz)

## Chartis – a global insurance leader

With our 90 year history, our fundamental strength lies in our 45,000 employees, serving more than 70 million clients around the world.

Chartis has wholly-owned operations in over 90 countries and jurisdictions, and collaborative relationships with partners to help serve clients in approximately 70 more.

We have the most extensive worldwide property-casualty and general insurance network of any insurer with products and services that are tailored to meet the unique needs of our local markets.

This global network allows access to product innovation and a clear view on emerging risks, while our local offices understand unique market needs and can tailor products accordingly.

Our name and identity convey our continued dedication to earning trust through innovation. We are focused on developing new products and managing risk, based on insights derived from our geographic reach – a footprint that allows us to partner with clients in virtually every region of the world.

By answering our customers' insurance needs today, and anticipating tomorrow's, we ensure security and stability.

PRODUCTS	COVER	MARKET
----------	-------	--------

## Accident & Health

### DIRECT

<b>Direct Marketing</b>	Direct Marketing involves uniquely designed and pre-underwritten Accident & Health Insurance products sold directly to the customer via sponsor or broker introduced relationships. Methods of sale include direct mail, telemarketing and online.	Companies with membership or customer bases of 30,000+.
<b>Travel Direct</b>	Online Leisure Travel Insurance with benefits such as: <ul style="list-style-type: none"> <li>- Quality product at affordable prices</li> <li>- Online application and purchase</li> <li>- Unlimited overseas medical/unlimited cancellation cover for overseas trips</li> <li>- Individual and family rates</li> <li>- Customised websites for clients</li> </ul> Available either direct or via broker introduced relationships.	Companies/groups with 100 or more employees looking to provide an employee benefit to its staff or members.
<b>Travel</b>	Customised online Leisure Travel Insurance with low cost/high value coverage. Available either direct or via broker introduced relationships.	Travel and related industries with a large online customer base, ie. airlines, online travel agencies and accommodation or car hire providers.

## Warranty

<b>Extended Warranty</b>	Warranties for extended time periods after expiry of the manufacturer's guarantee.	Major retail chains and manufacturers.
<b>WarrantyGuard</b>	Doubles the manufacturer's warranty for merchandise purchased with a payment card.	Credit card issuers.
<b>Purchase Protection</b>	Covers theft, loss and accidental damage of items purchased with a payment card.	Credit card issuers.
<b>Price Protection</b>	Reimburses your customers for any difference between the purchase price paid and a lower advertised value for the same item within the agreed timeframe. Valid for items purchased using a payment card.	Credit card issuers.
<b>Manufacturers Warranty</b>	Covers manufacturers or distributors initial warranties from day one.	Manufacturers and distributors.

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. 10/00186.2/M29

© Chartis. All rights reserved.

PRODUCTS	COVER	MARKET
----------	-------	--------

## Accident & Health

CORPORATE		
<b>Corporate Travel Insurance</b>	Protects employees at home and abroad and ultimately protects companies against the financial disruption caused by serious accidents, illness or delay during travel. It also provides a comprehensive range of other travel benefits including evacuation, resumption of journey and protection for money, travel documents and personal belongings whilst travelling in a business capacity. Leisure travel attaching to a business trip and pure leisure travel for nominated employees can also be covered.	Companies whose employees undertake domestic or international business travel.
<b>Expatriate Care</b>	Protects expatriate employees and their families when they are seconded overseas.  It offers extensive medical and dental care and 24 hour worldwide emergency assistance including evacuation.	This policy is directed toward any company which maintains a consistent staff of expatriate personnel.
<b>Group or Individual Injury and Sickness Insurance</b>	A lump sum benefit is payable for accidental death or specified serious injuries such as quadriplegia and paraplegia.  It can also provide weekly income replacement for employees unable to work due to an injury or sickness.	Enhancement to employee benefits packages or for small business owners or company directors.

## Casualty

<b>General Liability</b>	Protection against legal liability for bodily injury and property damage claims suffered by a third party arising out of an Insured's business activities and products sold. Cover includes legal costs for legal defence, tenant's and landlord's liability, and liability for property under your care, custody and control. The policy can be extended to worldwide jurisdiction providing protection for exporters and overseas operations.	Businesses of all sizes.
<b>Excess Liability</b>	Protection against liability claims above underlying policy limits provided by General Liability, Motor Vehicle Liability and other Primary Liability policies. Cover can be written as a follow-form or umbrella policy including difference in conditions from the primary policies.	Mid to large sized companies.

## Combined

<b>My Business My Choice™</b>	Combined Property (Material Damage and Business Interruption), Broadform Liability, Employer's Liability and Statutory Liability products together in the one offer. Cover includes some broad and innovative sub-sections including full Equipment Breakdown cover up to the policy limit.  * Currently MBMC is available through nominated brokers.	Both micro-SMEs and middle market businesses with assets at any one location of up to \$20m and turnover up to \$50m. Targets include property owners, trades people, office and retail.
-------------------------------	---	--

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. 10/00186.2/M29

© Chartis. All rights reserved.

PRODUCTS	COVER	MARKET
<b>Crisis</b>		
<b>Contaminated Products</b>	Provides loss protection for accidental contamination, reported contamination, government recall, intentionally impaired ingredients and malicious product tamper or extortion. Cover includes loss of gross profits, recall, rehabilitation and fees of independent consultants.	Manufacturers, distributors, suppliers, importers, exporters, wholesalers and retailers of food and beverage, cosmetics and pharmaceutical companies.
<b>Corporate Kidnap and Ransom</b>	Cover for losses from kidnap, extortion, bodily injury or property damage including the ransom, cost of investigation, lost salary, negotiation, medical expenses and aftercare.	Companies with employees travelling to/based overseas particularly Latin America, Asia, Eastern Europe, Africa and the Middle East.
<b>Family Kidnap and Ransom</b>	Ransom payments following kidnap or bodily injury and extortion plus cost of investigation, negotiation, medical expenses and aftercare.	Wealthy individuals and families with high profiles.
<b>First Party Recall</b>	Provides loss protection for defect, malicious product tamper or extortion. Cover includes loss of gross profits, recall, rehabilitation and fees of independent consultants.	Manufacturers, distributors, suppliers, importers, exporters, wholesalers and retailers of finished consumer goods.
<b>Property, Terrorism and Sabotage</b>	Covers material damage to buildings and contents and business interruption losses following terrorism, sabotage, riot, strike or civil commotion and other events.	New Zealand and overseas companies with physical assets and turnover to protect.
<b>Environmental</b>		
<b>Clean-Up Cost Cap</b>	Caps losses associated with known remediation undertakings.	Buyers, sellers or owners of contaminated land, developers, investors, property managers and contractors.
<b>Contractors' Pollution Liability</b>	Clean-up costs, third party property damage and bodily injury liabilities arising from pollution caused by contractors, including legal defence costs. Professional Indemnity options are available.	Consultants and contractors with exposure to pollution liabilities.
<b>Pollution Legal Liability</b>	Third party liabilities and clean-up costs arising from pollution both on and off the site. New or historical pollution conditions, changes in legislation and business interruption can be covered.	Potential polluters. Owners of property portfolios. Developers, buyers, investors and sellers of contaminated land (including companies involved in mergers or acquisitions).
<b>Contractors, Operations and Professional Services</b>	Covers Professional Liability for actual or alleged errors or omissions arising out of professional services. Optional Contractors' Pollution Liability coverage (above) included. Tailored specifically for the environmental market the policy provides full pollution and asbestos cover.	Environmental consultants.
<b>EnviroPro</b>	Up to \$5m Third Party Liability cover for injury or property damage caused by pollution. Covers on-site clean up and restoration costs for own property damage; and off-site clean-up from both historic and new pollution conditions.	Small and mid sized New Zealand companies including light industrial and commercial operations and others.

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. 10/00186.2/M29

© Chartis. All rights reserved.

PRODUCTS	COVER	MARKET
<b>Financial Lines</b>		
<b>CRIME</b>		
<b>CrimeManager Complete</b>	Cover for fraud, dishonesty and electronic crime. Extensions include pre-loss consultancy.	Mid to large sized companies excluding financial institutions.
<b>Comprehensive Crime</b>	Cover for fraud, dishonesty, physical loss from premises or in transit, theft, forgery, electronic crime. Extensions include stop payment order and programme audit expense.	Financial institutions.
<b>MANAGEMENT LIABILITY</b>		
<b>D&amp;O Gold</b>	Protection for claims brought against directors and officers for actual/alleged breach of duty, neglect, misstatements, errors or omissions. Cover extends to reimbursement for the company.	Mid sized to large listed or unlisted companies.
<b>D&amp;O Lifetime Run-off</b>	Protection for claims brought against directors and officers for actual/alleged breach of duty, neglect, misstatements, errors or omissions for companies that are being acquired. Cover includes unlimited policy duration, increased defence costs, as well as difference in conditions cover when changing insurers.	Any company undergoing a change in control.
<b>Company Securities Cover</b>	Protection for claims brought against the company for actual/alleged breach of duty, negligent misstatements, errors or omissions. Cover can be arranged as a sublimit or a stand alone policy.	Mid sized to large listed or unlisted companies.
<b>Employment Practice Liability</b>	Protection for managers and the company from the financial consequences of employment practice violations such as discrimination or sexual harassment covering damages/awards and the legal costs of official investigations.	Mid to large sized companies.
<b>Statutory Liability</b>	Protection for directors as officers and the company for an unintentional breach of many of New Zealand's statutes. Cover includes payments of fines and associated defence costs.	Mid to large sized companies.
<b>Trustees Liability</b>	Cover protection for claims brought against trustees for actual/alleged breach of duty, neglect, misstatements, errors and omissions. Cover extends to reimbursement for the Trust.	Any pension trust.
<b>Prospectus Liability</b>	Single purchase liability product protecting the company and its directors and officers for securities claims brought against them in connection with an offering.	Public offerings of securities or private placements by financial institutions or sizeable corporate organisations.
<b>PrivateEdge</b>	Management Liability package including cover for Employment Practices Liability, Superannuation Trustees' Liability, Directors' and Officers' Liability and Company Reimbursement, Company Liability, Employers Liability, Statutory Liability, Crisis Containment and Fidelity Guarantee.	Small to mid sized companies.

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. 10/00186.2/M29

© Chartis. All rights reserved.

PRODUCTS	COVER	MARKET
<b>Financial Lines</b>		
<b>PROFESSIONAL LIABILITY</b>		
<b>Travel Agents</b>	Cover for breach of professional duty, misleading or deceptive conduct, publication or utterance of defamatory material, fraudulent or dishonest conduct by an employee and loss of documents.	Travel agents
<b>Technology Firms</b>	Cover for breach of professional duty, misleading or deceptive conduct, publication or utterance of defamatory material, fraudulent or dishonest conduct by an employee and loss of documents. Also includes General and Products Liability.	Information technology consultants involved in design, development and maintenance of computer products services including outsourcing activities.
<b>Personnel Consultants</b>	Cover for breach of professional duty, misleading or deceptive conduct, publication or utterance of defamatory material, fraudulent or dishonest conduct by an employee and loss of documents. Also includes Vicarious Liability cover for on-hired employees.	Personnel consultants, on-hire employee/contractor services and employment consulting services.
<b>Accountants</b>	Cover for breach of professional duty, misleading or deceptive conduct, publication or utterance of defamatory material, fraudulent or dishonest conduct by an employee and loss of documents.	Accountants, auditors or book keepers.
<b>Architects &amp; Engineers</b>	Cover for breach of professional duty, misleading or deceptive conduct, publication or utterance of defamatory material, fraudulent or dishonest conduct by an employee and loss of documents.	Architects, draftsmen and consulting engineers.
<b>Financial Institutions</b>	Cover for breach of duty, misleading or deceptive conduct, defamation, intellectual property and loss of documents.	Any financial institutions.
<b>Multimedia Liability</b>	Cover for defamation; invasion/infringement of privacy; false arrest, detention and malicious prosecution; wrongful entry or eviction; infringement of copyright; unfair competition; printing errors or omissions.	Multimedia companies including print, television and radio broadcasters, producers, publishers, printers, advertising, public relations and marketing companies and distributors.
<b>Solicitors</b>	Cover for breach of professional duty, misleading or deceptive conduct, publication or utterance of defamatory material, fraudulent or dishonest conduct by an employee and loss of documents.	Solicitors.
<b>INVESTMENT MANAGERS</b>		
<b>Investment Manager's Insurance</b>	Financial protection providing Professional Indemnity, Directors' and Officers' Liability and Crime Insurance.	Investment managers.

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. 10/00186.2/M29

© Chartis. All rights reserved.

PRODUCTS	COVER	MARKET
<b>Mergers &amp; Acquisitions</b>		
<b>Warranty &amp; Indemnity</b>	Helps protect a seller or buyer from financial loss resulting from inaccuracies in the representations and warranties provided by the seller as a part of an acquisition or sale of a company or a business.	Vendors and purchasers involved in 'off market' Mergers & Acquisitions activity.
<b>Tax Opinion Liability Insurance</b>	Helps a taxpayer reduce or eliminate a contingent tax exposure arising from the tax treatment of a transaction, investment or other activity where the underlying legal conclusions supporting that tax treatment may be subject to future challenge by the relevant tax authorities.	New Zealand and international companies and private equity taxpayers looking for certainty in the application of tax laws especially where advance rulings are not available.
<b>Litigation Buy Out/Special Situation Insurance</b>	Transfer of the liabilities of existing or pending litigation matters. Typical scenarios include product liability disputes; breach/potential breaches of legislation or regulations; employment issues; or disputes around intellectual property, contractual matters, or the operational/trading history of an organisation.	Companies with actual or potential disputes or litigation involving large uninsured or under-insured liabilities.
<b>Political Risk Insurance</b>		
	Protection against losses that can result from various political perils. Policies can be tailored to cover an extensive range of overseas business interests, new or existing equity investments, cross-border loans or contracts for goods and services.	Capital markets, financial institutions, investors, importers, exporters and contractors.
<b>Property</b>		
<b>Industrial Special Risks</b>	Material Damage, Business Interruption, on a Broadform coverage basis.	Local, international and multinational companies.
<b>Property Terrorism</b>	Material Damage and Business Interruption arising from a defined terrorist event.	Businesses with property in locations without a government facility or arrangement available to provide terrorism cover.

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. 10/00186.2/M29

© Chartis. All rights reserved.

PRODUCTS	COVER	MARKET
<b>Energy</b>		
<b>Property</b>	Material Damage and Business Interruption on a Broadform coverage basis.	Oil refineries, petrochemical plants, power utilities, chemical manufacturers, renewable energy technology, steel and smelting works, pulp and paper mills.
<b>Construction</b>	Construction and Erection Insurance provided for the myriad of risks inherent in construction projects, from project inception through completion and beyond. Delay in start-up cover (DSU) is also available.	A wide range of construction risks including residential office high rise buildings, commercial and retail buildings, power generation facilities, oil and petrochemical plant, chemical and manufacturing plant. Infrastructure including civil works.
<b>Boiler and Machinery</b>	Cover for boilers, machinery, plant and computers from electrical/mechanical breakdown, damage to plant and computers on an all risks basis; business interruption and boiler/pressure vessel explosion.	Power utilities, industrial, manufacturing and process companies, mills and contractors.
<b>Fixed or Mobile Offshore Property</b>	Physical damage and associated first party perils and liabilities.	Exploration and oil and gas production companies.
<b>Energy Terrorism Facility</b>	Material Damage and Business Interruption arising from a defined terrorist event.	Businesses with property in locations without a government facility or arrangement able to provide terrorism cover.
<b>Marine</b>		
<b>ShipperGuard</b>	Single voyage insurance facility managed through our online system on a 'pay as you go' basis.	Broker partners, freight forwarders and removalists.
<b>CargoXpress</b>	Broadform based product with 'low touch' philosophy.	Annual cargo policies with a premium spend of less than \$7,500.
<b>CargoGuard</b>	Traditional manuscript annual cover for medium and large importers and exporters. Sendings can be by sea, air or land.	New Zealand companies and international companies with operations based in New Zealand.
<b>ThruGuard</b>	Traditional Stock Throughput policy eliminating gaps in coverage where multiple attachment points exist.	Suited to manufacturing industry or retailers where Just in time (JIT) delivery is important.
<b>Project Cargo</b>	All risks of loss or damage for property whilst in transit with optional covers for Advanced Loss of Profits/Consequential Loss.	New Zealand and international companies involved in infrastructure construction projects globally.
<b>Freightsure</b>	Freight forwarders, carriers and warehousekeepers' liability to cargo, including for loss and damage, delay in delivery of customers' goods, errors and omissions and defence costs.	Freight forwarders and carrying companies with an annual premium of more than \$5,000.
<b>Liability</b>	Specialist Primary and Excess Liability covers for protection against legal liability for bodily injury and property damage claims suffered by a third party arising out of an Insured's business activities.	Marine transport companies, port terminal operators, vessel charterers, ship repairers and associated support industries.

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product. 10/00186.2/M29

© Chartis. All rights reserved.

The following options are available as alternative insurance solutions to the standard Risk Transfer programmes.

PRODUCTS	COVER	MARKET
<b>Risk Management</b>		
<b>Captives</b>	We can offer a full range of captive options including fronting, rent-a-captive, cell captives, and full risk transfer options for single line New Zealand or Australian covers right through to multiline and multinational programmes.	Large Australasian domiciled and/or multinational companies operating in the Australasian region.
<b>Retrospectively Rated Programmes</b>	Retrospectively rated programs written on a paid loss or incurred loss basis for businesses who regularly sustain a large number of small claims. Typically for Employers' Liability or Motor exposures.	Businesses with more than 2,000 employees or fleets with 1,000 plus vehicles.
<b>Risk Finance</b>		
<b>Alternative Risk Transfer</b>	Provides highly structured and tailor-made alternative risk financing solutions, based on non-traditional techniques. Structuring skills can be applied to a wide range of challenging and unconventional exposures.	Large New Zealand/multinational companies and financial institutions.
<b>Loss Portfolio Transfers</b>	A transaction whereby we take on the liabilities that a captive may have developed over time, typically involving the transfer of old, long tail self-insured exposures through reinsurance, commutation, novation or captive purchase.	Insurance or reinsurance captives.
<b>Structured Finite Solutions</b>	Multi-year programs delivering a combination of efficient risk financing together with conventional insurance.	Large New Zealand/multinational companies and financial institutions.

## Claims

The Chartis claims team takes pride in delivering excellent customer service. Our specialised examiners have specific experience and knowledge in all of our insurance coverages as well as the local insurance market, legislation and practice. It is our philosophy to be transparent and work proactively as a team with all of our clients and brokers. Our claims staff are equipped and trained to handle a large number of claims directly with speed and accuracy.

Through Chartis' global network, we aim to provide the claim services and expertise clients need virtually anywhere in the world. Chartis insurance companies handle millions of claims every year. Our financial capacity offers customers the security of long-term stability. We will be here to pay claims now and in the years to come.

For more information about the service we provide or to download a claim form please visit our website [www.chartisinsurance.co.nz](http://www.chartisinsurance.co.nz)

[www.chartisinsurance.co.nz](http://www.chartisinsurance.co.nz)

Head Office:

**Auckland**

Level 23, ANZ Centre  
23 Albert Street Auckland  
PO Box 1745 Shortland Street  
Auckland 1140

+64 9 355 3100 Telephone  
+64 9 355 3135 Facsimile

**Wellington**

Level 8, Regional Council Centre  
142 Wakefield Street Wellington  
PO Box 10-238 The Terrace  
Wellington 6143

+64 4 385 4737 Telephone  
+64 4 472 3917 Facsimile

**CHARTIS**   
Your world, insured

Insurance products and services are provided by Chartis Insurance New Zealand Limited. You should read the Policy Wording and Schedule of Benefits and consider these in light of your personal circumstances, prior to making any decision to acquire the product.