

# Group Personal Accident and Sickness Insurance

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

### Introduction

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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

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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

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<b>Policyholder:</b>	Beam Mobility New Zealand Limited.
<b>Covered Persons:</b>	All Beam Riders.
<b>Scope of Cover:</b>	Cover under the Policy applies whilst a Covered Person is on a Personal Mobility Device owned by the Policyholder.
<b>Policy Wording:</b>	ChubbNZ14-21-1020 Group Personal & Sickness Insurance Policy Wording

## Schedule of Benefits

Sum insured each Covered Person (subject to any Age Limitations as detailed below)  
All limits are in New Zealand Dollars (NZD)

### Personal Accident and Sickness

Table OF Events	Part A – Lump Sum Benefits
Event 1 - Accidental Death	50,000
Event 2. Permanent Total Disablement	50,000
Event 3 - Paraplegia or Quadriplegia	50,000
Event 4 - Loss of sight of both eyes	50,000
Event 5 - Loss of sight of one (1) eye	50,000
Event 6 - Loss of use of two (2) limbs	50,000
Event 7 - Loss of use of one (1) Limb	50,000
Event 8 - Permanent Serious Mental Illness	50,000
Event 9 - Loss of: a) hearing in both ears b) the lens in both eyes	50,000

Benefits shall not be payable for more than one of Events 1 to 9 in respect of the same Bodily Injury.

Part D - Fractured Bones - Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Lump Sum Benefits	Part E - Loss of Teeth or Dental Procedures - Limit per Tooth	Part F – Accidental Medical Expenses
1,000	1,000	250	2,000 / Excess: 0

### Additional Cover under the Policy

Funeral Expenses
5,000
Physiotherapy Costs
2,500
Loss of or Damage to Personal Belongings due to Assault
5,000

## Definitions under the Policy

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**Please note the following are just some of the definitions, refer to the Policy Wording for a full list of all definitions applicable to the Policy.**

**Accident** means a sudden, external and identifiable event that happens by chance and could not have been expected from the perspective of the Covered Person. The word Accidental shall be construed accordingly.

**Accidental Death** means death occurring as a result of a Bodily Injury

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

**Bodily Injury** means a bodily injury resulting solely and directly from an Accident and which occurs independently of any illness or any other cause, where the bodily injury and Accident both occur during the Period of Insurance and whilst the person is a Covered Person. Bodily Injury includes illness or disease resulting directly from medical or surgical treatment rendered necessary by any Bodily Injury. It does not mean a Sickness or any Pre-Existing Medical Condition.

**Loss** means in connection with:

- a) a Limb, Permanent physical severance or Permanent total loss of the use of the Limb;
- b) an eye, total and Permanent loss of all sight in the eye;
- c) hearing, total and Permanent loss of hearing;
- d) speech, total and Permanent loss of the ability to speak; and which in each case is caused by Bodily Injury.

**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.

**Personal Mobility Device** means a vehicle offered for rental by the Policyholder that uses electric input for movement and is approved by Us. Current approved personal mobility devices are limited to electric bicycles and electric scooters.

**Permanent Total Disablement means where in the opinion of a Doctor:**

- a) the Covered Person is entirely and continuously unable to engage in, perform or attend to any occupation or business for which they are reasonably qualified by reason of education, training or experience; and
- b) the disability has lasted twelve (12) consecutive months from the date of the Bodily Injury and at the expiry of that period, being beyond hope of improvement.

**Pre-Existing Medical Condition** means

- a) any physical defect, condition, illness or disease for which treatment, medication or advice (including advice for treatment) has been received or prescribed by a Doctor or Dentist in the twelve (12) months immediately prior to becoming a Covered Person under the Policy; or
- b) a condition, the manifestation of symptoms of which a reasonable person in the circumstances would be expected to be aware of three (3) months prior to becoming a Covered Person under the Policy.

## Age Limitations under the Policy

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

- a) cover under Part A, Event 1 (Accidental Death) and Part A, Events 3-9 is limited to a maximum of \$25,000; and
- b) cover under Part A, Event 2 (Permanent Total Disablement) is deleted.

In respect of a Covered Person aged eleven (11) years or over and under sixteen (16) years at the time of loss:

- a) cover under Part A, Event 1 (Accidental Death) is deleted; and
- b) cover under Part A, Events 2-9 is limited to a maximum of \$20,000.;and
- c) cover under 'Additional Cover under the Policy' for Funeral Expenses is deleted.

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

- a) cover under Part A, Event 1 (Accidental Death) is deleted; and
- b) cover under Part A, Events 2-9 is limited to a maximum of \$2,000;and
- c) cover under 'Additional Cover under the Policy' for Funeral Expenses is deleted.

## Exclusions under the Policy

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**Please note the following are of just some of the exclusions, refer to the Policy Wording for a full list of all exclusions applicable to the Policy.**

We will not pay benefits with respect to any loss, damage, liability, Event, or Bodily Injury which directly or indirectly:

- 1. results from any intentional self-injury, suicide, reckless misconduct or any illegal or criminal act committed by the Policyholder or a Covered Person.
- 2. results from a Pre-Existing Medical Condition.
- 3. are covered by:
  - a) the New Zealand Accident Compensation Corporation;
  - 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 however 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. This exclusion does not apply to Lump Sum benefits.

## Additional Cover under the Policy

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### **Funeral Expenses**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person suffers an Accidental Death We will reimburse the Policyholder or the estate of the Covered Person up to \$5,000 for:

- a) all reasonable funeral, burial or cremation and associated expenses; or
- b) all reasonable expenses incurred in transporting the Covered Person's body or ashes to a place nominated by the legal representative of the Covered Person's estate.

As set out within 'Age Limitations under the Policy', there is no cover under this benefit with regard to a Covered Person aged under sixteen (16) years at the time of loss.

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### **Physiotherapy Costs**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains a Bodily Injury and We agree to pay a benefit under Part A, Events 2 to 9, We will further pay the Covered Person any additional costs incurred for physiotherapy treatment costs up to a maximum amount of \$2,500.

### **Loss of or Damage to Personal Belongings due to Assault**

If during the Period of Insurance and whilst the person is a Covered Person, the Covered Person sustains Bodily Injury and a loss of or damage to their Personal Belongings as a result of an unprovoked assault that leads to the Covered Person lodging a report to the police within thirty (30) days of the assault and subsequently the police issue a caution against the perpetrator of the assault or a criminal charge(s) is pressed against the perpetrator of the assault, then We will pay for the replacement of the lost or damaged Personal Belongings up to up to the maximum amount of \$5,000. This benefit shall be payable regardless of whether the perpetrator is found to be guilty of the assault or not. We agree to waive the condition of a police caution or criminal charge(s) should the police be unable to identify the perpetrator of the assault within thirty (30) days of the police receiving the report from the Covered Person.

## How to make a Claim under the Policy

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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 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. a copy of the incident report submitted to Beam;
  3. a completed claim form (not required if your claim is filed online via Our Claims Centre);
  4. copies of original receipts for any expenses that are being claimed;
  5. any copies of any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage;
  6. the 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

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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](http://www.chubb.com/nz).

## 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.



## 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:

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.

## No financial advice

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The information contained within this document does not take into account the personal circumstances, objectives, financial situation or needs of the insured and does not constitute financial advice. You should consider the terms, conditions, exclusions and limitations of the relevant insurance policy, and obtain financial advice if required, before making any decisions about the insurance policy.

## Privacy Statement

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This statement is a summary of Our privacy policy and provides an overview of how We collect, disclose and handle 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, uses and retains your personal information in accordance with the requirements of New Zealand's Privacy Act, as amended or replaced from time to time.

### Personal Information Handling Practices

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#### *When do We collect your personal information?*

Chubb collects Your personal information (which may include health 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.

#### *Purpose of Collection*

We collect and hold the information to offer products and services to You, including to assess applications for insurance, 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 this 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 for Our 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 the Information and Disclosure*

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 lawyers, doctors and other medical service providers, credit reference bureaus and call centres);
- 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, marketing agencies; 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.



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.

#### *Rights of Access to, and Correction of, Information*

If You would like to access a copy of Your personal information, or to correct or update Your personal information, want to withdraw Your consent to receiving offers of products or services from Us or persons 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](mailto: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](mailto:enquiries@privacy.org.nz) or using the online form available on the Privacy Commissioner's website at [www.privacy.org.nz](http://www.privacy.org.nz).

## Complaints and Dispute Resolution

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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 as 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:

E [Complaints.NZ@chubb.com](mailto:Complaints.NZ@chubb.com)

O 0800 422 346

F +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:

E [DisputeResolution.NZ@chubb.com](mailto:DisputeResolution.NZ@chubb.com)

O +64 9 377 1459

F +64 9 303 1909

Post:

Internal Dispute Resolution Service

Chubb Insurance New Zealand Limited

PO Box 734

Shortland Street

Auckland 1140

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

### 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  
O 0800 347 257 (Call Free for consumers) or +64 4 472 FSCL (472 3725)  
F +64 4 472 3728  
E [info@fscl.org.nz](mailto:info@fscl.org.nz)  
W [www.fscl.org.nz](http://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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O +64 9 377 1459  
F +64 9 303 1909  
[www.chubb.com/nz](http://www.chubb.com/nz)

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