

CHUBB®

Good things come in threes.
But bad things can too.

So we're offering up to
four times the sum insured
with our new optional
Continuous Trauma Benefit.

Chronic kidney (renal) failure

Dementia

Cardiomyopathy

Motor neurone disease

End Stage Chronic Lung Disease

Encephali

Alzheimer's disease

Major burns

Canc

Loss of independent existence

Heart attack

Open heart surgery

Blindness

Coma

Intensive care treatment

Muscular dystrop

Chronic liver failure

Loss of limb and sight

Chronic kidney (renal) failure

Dementia

Cardiomyopathy

Motor neurone disease

End Stage Chronic Lung Disease

Encephali

Alzheimer's disease

Major burns

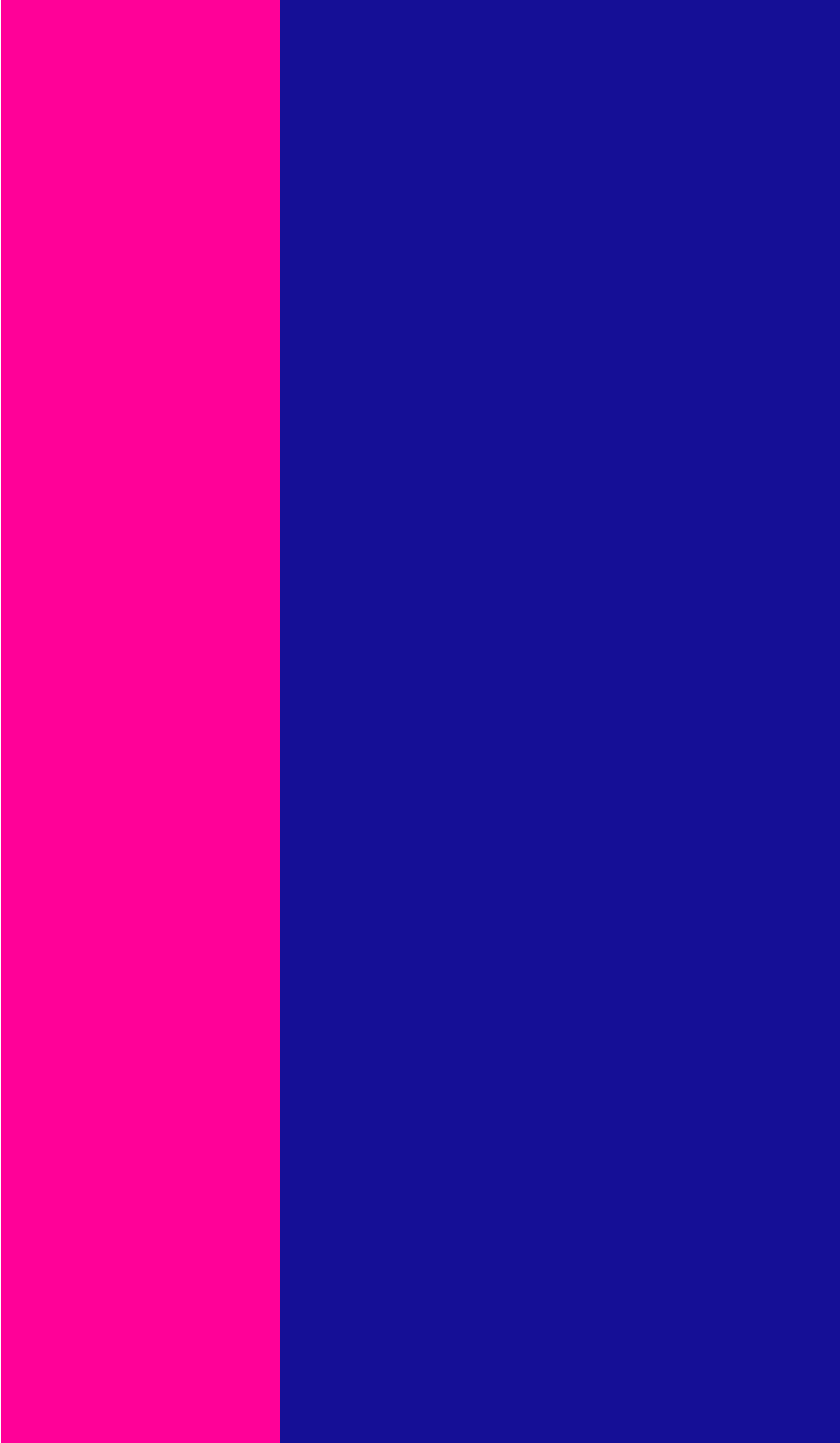
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Trauma Enhancements

We're always working to make improvements that deliver good outcomes for you and your customers.

So in addition to some enhancements to our Assurance Extra and Assurance Extra Business products, we're also launching a new optional Continuous Trauma benefit.

We've summarised these enhancements for you in this toolkit. To access the full details including the product brochures, please visit our [trauma enhancements page](#)



Optional Continuous Trauma - Some key benefits

Optional Continuous Trauma is a new optional benefit available on Assurance Extra Trauma Cover

Claim up to
4 times

That allows the sum insured to be
claimed up to 4 times

Partial and
Diagnosis
25% of full
sum insured

Partial and Diagnosis benefits count as
25% of a 100% full payment

Automatic
Continuation

Automatic continuation of the cover
post-claim (not a buy-back)

Claim again
immediately
for unrelated
conditions

Claim immediately again for unrelated
conditions that aren't within the same
condition category

Sum insured
doesn't reduce

Cover will not reduce upon claiming
until 100% of the sum insured has been
paid 4 times (and will then be reduced
to zero)

Claim again
for unrelated
conditions within
the same condition
group after stand
downs

Claim again for unrelated claims from
the same condition or condition group

What are the changes

Enhancement/Change	Product / Cover	Summary of change
Medical Definitions	Assurance Extra and Assurance Extra Business	<ul style="list-style-type: none">• Cardiac Defibrillator insertion• Pacemaker insertion• Loss of Hearing• Burns of Limited Extent.
Suspension of Cover	Assurance Extra	Benefit enhanced so that now individual eligible covers can be suspended on a policy; previously the whole policy was suspended.
“To age 100 life cover premiums” - free after 100	Assurance Extra Life Cover	Customers on a “Level Age 100” premium review period will not have to pay any more premiums upon reaching anniversary after age 100.
Complimentary Children’s Benefit	Assurance Extra Trauma Cover	<ul style="list-style-type: none">• Extending the expiry age of benefit to age 24• Allowing conversion to Trauma Cover (at end of expiry) without underwriting.

Enhancements to our medical definitions

We've improved the below definitions across our Assurance Extra and Assurance Extra Business product suite. Below is a summary of which covers the enhanced definitions apply to.

	New Medical definitions		Enhanced Medical definitions	
	Cardiac Defibrillator Insertion	Pacemaker Insertion	Loss of Hearing	Burns of Limited Extent
Assurance Extra				
Trauma Cover	✓	✓	✓	✓
Specific Injury Cover			✓	
Assurance Extra Business				
Trauma Cover	✓	✓	✓	✓
Specific Injury Cover			✓	

What's changed?

New condition under our Partial Benefit. This entitles customers to a partial payment where they need to undergo surgery for Cardiac Defibrillator insertion after the occurrence of ventricular tachycardia or ventricular fibrillation.

New condition under our Partial Benefit for Pacemaker Insertion. This means customers will now be eligible for a partial payment if they undergo the permanent insertion of an artificial pacemaker to correct an abnormal rhythm of the heart.

Under the enhanced definitions in our Trauma and Specific Injury Covers on our Assurance Extra and Assurance Extra Business products, customers will be able to claim to potentially use as a payment for a Cochlear implant. Customers will be eligible regardless of whether undergoing a Cochlear implant could result in them not meeting the Loss of hearing criteria

Under the enhanced definition we have extended the claim criteria to give customers more opportunity to claim. Customers will be able to claim a partial benefit for third-degree burns to their hands or face, without needing to meet the full-body surface area requirement.

With your customers for the long haul

And while we're here, don't forget about our market leading combination that could save your customers over 30% for the first year.

Extended until 31 March 2025:

2 months' FREE

15% Lifetime Reward

Now permanent:

Multi-benefit discount



Three enduring reasons

There are signs that things are on the way back up, but New Zealanders are still being cautious with their spending. We hope our current offers will help make the conversation a little easier.

2 months' FREE cover

We're extending our 2 months' FREE cover offer for new eligible policies or cover increases under an existing Chubb Life policy until 31 March 2025.

View offer T&Cs [here](#)

15% Lifetime Reward

Like our new Trauma benefit, the 15% Lifetime Reward is also about going the distance with your customers.

This is for new customers who at the time of taking out the policy:

- Have a BMI measurement of between 18.5 and 24.9
- Have been a 'non-smoker' (see our full requirements below*) for at least 12 months.

* A 'non-smoker' is defined as someone who hasn't smoked tobacco or marijuana or used any nicotine replacement including vaping/e-cigarettes, nicotine gum, chewing tobacco or patches in the last 12 months.

View offer FAQs [here](#)

Multi-benefit discount

Recently made permanent, this offer means the more comprehensive your customer's coverage, the more discount they get.

Number of benefit groups	Discount rate
Life + 1 optional benefit group	10%
Life + 2 optional benefit groups	12.5%
Life + 3 or more optional benefit groups	15%

View offer T&Cs [here](#)

These offers are available on our Assurance Extra and Assurance Extra Business products.

Seeing is understanding

We've put together a webpage and some videos for your customers that are proving very helpful in explaining the different types of cover they might need.

Mission Insurable

We want to help your customers understand how life insurance works and which policies they need to have the right cover in place.

That's why we've partnered with TV Broadcaster Matt Gibb to create Mission Insurable and show your customers how protecting what matters is easier than they may think.

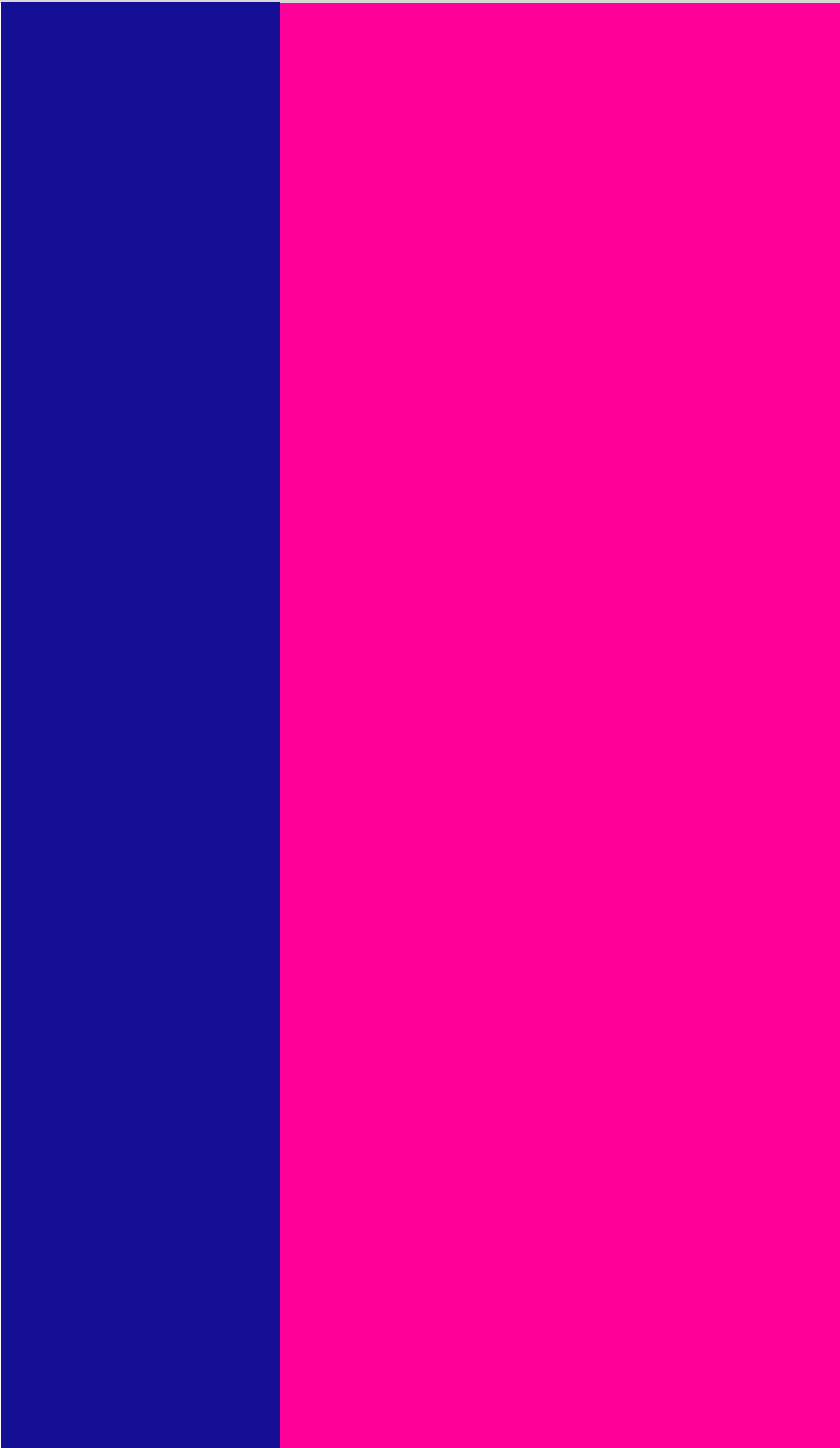
[Here's a link](#) to share with your customers.



An ongoing relationship

Like you, we understand the value of keeping in touch and sharing some good content. So, here's a series of social posts and emails to help start a conversation about our current offers.

In this toolkit, you'll find links to:

- Three social media animations for you to download and share with your followers.
 - Supporting messaging for you to copy and paste into your social posts.
 - Two emails that you can personalise and send from your own account.
 - A calendar that will help you plan when to share your marketing material.
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Follow these simple instructions to get your social media campaign underway.

1. Download the three animated social media tiles to your device.
2. Check the calendar and copy any dates into your personal calendar.
3. Choose the message that corresponds with each post (A, B or C), then copy it into your post, adding any personal touches you like along the way.
4. Publish your post, sit back, and wait for customers to respond to the great news.

A.

A solid pink square containing the text "Some things are for life." in a dark blue, serif font.

Some things
are for life.

B.

A solid pink square containing the text "There for the long haul." in a dark blue, serif font.

There for the
long haul.

C.

A solid pink square containing the text "There through thick and thin." in a dark blue, serif font.

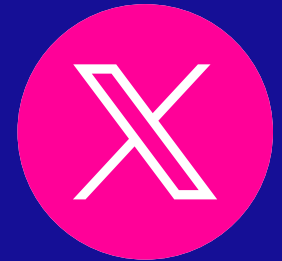
There through
thick and thin.

The social life (insurance)

Our bold visual messaging will help you stand out in a busy social world.
Good post copy also helps to tell the story.

Just copy and paste or add your own flourishes:

- A.** You need cover that's there with you through thick and thin. Chubb Life has cover options to protect what matters for the long-haul plus 15% Lifetime Reward, Multi-benefit discount and 2 months' FREE cover. Talk to me today about their affordable range of cover options, including Life Insurance, Income Protection and Trauma Cover. T&Cs apply.
- B.** Chubb Life is going the distance to give you options tailored to suit every budget. They're offering a 15% Lifetime Reward, 2 months' FREE cover and Multi-benefit discounts on premiums. Talk to me today to find out more. T&Cs apply.
- C.** Make sure your insurance cover protects you for the long haul. Chubb Life is currently offering 15% Lifetime Reward, 2 months' FREE premiums and a Multi-benefit discount to make sure you're covered for life. Chat to me today for more information. T&Cs apply.







In this section, you'll find two emails that you can download, or copy and paste into your own email to tell your customers about our offers.

It's easy to use the email templates:

1. Download the email templates or copy and paste the email wording into your own email account.
2. Check that you have completed any outstanding details and customised your sign-off and contact details.
3. Feel free to get creative and personalise the wording of your email, if you wish.
4. Don't forget to address the email to yourself and 'bcc your address list to protect the confidentiality of your customers.

EMAIL #1

New message  

To Cc Bcc

Subject **Through thick and thin**

Hi <Name>.

Finally, some positive economic signs are emerging on the horizon. But, to continue to help keep your costs down Chubb Life is offering:

1. **15% Lifetime Reward (offer expires on 31 March 2025)**
2. **2 months' FREE cover (offer expires on 31 March 2025)**
3. **Multi-benefit discount**

And there's more than one reason for considering Chubb Life to be there for the long-haul, including:

1. Peace of mind
Chubb Life's life insurance can help protect you and your family from unexpected changes in circumstances, meaning you can relax and enjoy life more. They have an A (Excellent) financial strength rating which was given by A.M. Best., visit www.chubblife.co.nz/financial-strength to find out more.








2. The perfect fit
No matter how complex your individual situation may be, Chubb Life has a range of products to help protect you including life, income and critical illness cover. No more getting caught out by not having access to the right insurance you need.

3. Easy to update or change
Updating your insurance has never been more simple. Should your circumstances change, Chubb Life's flexible policies can be easily updated to make sure your cover stays in-step with your needs.



And I will always be here to help.

Chat to me today about these great offers and how we can find the right policy for Life Insurance, Income Protection and Trauma Cover.

Kind regards,
<Signature>

       **Send**

EMAIL #2

New message  

To Cc Bcc

Subject **Some things are for life**

Hi again <Name>.

Just a quick reminder that Chubb Life has three excellent offers to help protect what matters most in life – you and your family's future.








1. **15% Lifetime Reward (offer expires on 31 March 2025)**
2. **2 months' FREE cover (offer expires on 31 March 2025)**
3. **Multi-benefit discount**

As a new customer, this is a great opportunity for you to get comprehensive and affordable protection, customised to your needs.

If you're interested, give me a call before the [Sender to add in date] so that we can find the right level of cover just for you.

I look forward to hearing from you soon.

<Signature>

       **Send**

Here's a handy calendar that will help you plan when to send out your emails and publish your social media posts.

MON 16	TUES 17	WED 18	THURS 19	FRI 20	SAT 21	SUN 22
23	24	25	26	27	28	29
Send Email #1			Send Social Post A			
30	1	2	3	4	5	6
			Send Email #1			
7	8	9	10	11	12	13
		Send Social Post A				
14	15	16	17	18	19	20
			Send Email #2			

MON 21	TUES 22	WED 23	THURS 24	FRI 25	SAT 26	SUN 27
	Send Social Post B					
28	29	30	31	1	2	3
			Send Email #2			
4	5	6	7	8	9	10
11	12	13	14	15	16	17
		Send Social Post B				
18	19	20	21	22	23	24
			Send Social Post C			

Here's a handy calendar that will help you plan when to send out your emails and publish your social media posts.

MON 25	TUES 26	WED 27	THURS 28	FRI 29	SAT 30	SUN 1
2	3 Send Social Post C	4	5	6	7	8
9	10	11 Send Email #2	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

Proudly helping
over 300,000
New Zealanders
to put the right
cover in place and
protect what matters.