

# If you suffer a serious illness, money won't make you better. But it could help.

Unfortunately, serious illnesses are all too common. So if one were to happen to you, wouldn't it be nice to know you'd receive financial assistance? That's what CIGNA Trauma Insurance provides – a lump sum paid out in the event of a major health incident so you can get on with life the best you can. And it's not just for the most common illnesses, like cancer, a stroke or a heart attack. You'll also be covered for conditions like permanent blindness in both eyes, or Parkinson's disease and you're covered right up until you're 65.

## Help protect your assets and savings

A major illness probably means you'll have to stop work. You might also need to pay for additional treatment or have alterations made to your home – things that are paid for out of your own pocket. If you've worked hard to pay off the mortgage or you've got a nest egg tucked away, imagine how frustrating it would be if you had to sell your home or dip into savings to cover expenses.

## Plan for the worst, expect the best

CIGNA Trauma Insurance can help you or your family prepare for the future even when your health has been compromised. Which could save you from having to cancel the world trip you planned for your retirement or spending the kids' inheritance. Best of all, you're covered for a wide range of traumas and we pay out the full amount if you lose the capacity to perform two daily activities like bathing or feeding yourself.

## Cover from \$20,000 to \$1million

The amount of cover is up to you. If you're debt free you might only need a small amount of cover; but if you have a sizable mortgage or outgoings you might want the maximum cover, for greater peace of mind. Better still, cover is pre-agreed so you know exactly what you'll get when it comes to making a claim.

## The healthier you are, the less you pay

CIGNA Trauma Insurance is underwritten, which means the premium you pay is tailored to you. Your health and lifestyle are factored in, so if you have no health concerns you'll pay less than someone who does.

## We hope you'll never need it. But it's nice to know it's there

Premiums start from as little as \$20 per month and we can arrange it all over the phone. There's no risk. If you take out a CIGNA Trauma policy and decide it's not for you, just let us know within 30 days. We'll refund any premiums that you've already paid, no questions asked.

So, if you're aged 18-60, call 0800 881 606 today and put your cover in place.

## You can rely on CIGNA

CIGNA traces its history in New Zealand back over 85 years and already protects more than 275,000 Kiwis. We are owned by a Fortune 500 company, so you can feel safe in the knowledge that we'll take care of you, now and in the future.

Apply now and then relax knowing you're covered

To apply for CIGNA Trauma Insurance for you and/or your partner just call **0800 881 606** today.



If there is anything more you'd like to know about CIGNA Trauma Insurance, please call us on **0800 881 606**.

While CIGNA Trauma Insurance does offer extensive cover, there are some necessary exclusions. For example, if your illness is a result of self injury, certain hazardous activities, or if your condition occurs in a high risk country. You'll find a comprehensive list of these and any other exclusions in the policy document. You'll also find specific definitions for a number of the terms used in this brochure.

CIGNA Trauma Insurance is underwritten by CIGNA Life Insurance New Zealand Limited. A full copy of the terms, conditions and exclusions is in the policy wording, which is available on request.

CIGNA Trauma Insurance can't stop a serious illness. But it could help stop you worrying about one.