

1. About the Policy
2. Definitions
3. What you are insured for
4. Other terms and conditions
5. Policy exclusions
6. How to make a claim

Your Policy – important

This document contains the terms and conditions that apply to your **Funeral Plan Insurance** Policy.

Together with your original application and the Policy Schedule, it forms the basis of the contract between the Policy Owner and the insurer, CIGNA Life Insurance New Zealand Limited (CIGNA).

Please make sure that the Policy meets your requirements and if you have any questions or want further information do not hesitate to contact CIGNA directly.

If you decide that you do not wish to continue with the Policy you must notify CIGNA within 30 days of receiving it. Any premiums that you have paid will be refunded and CIGNA will confirm in writing to you that the Policy has been cancelled.

If you cancel outside this 30 day period there will be no refund of premiums.

1. About the Policy

This Policy is designed to pay the sum insured upon the death of the Life Insured. This will be paid to the Policy Owner unless there is a Nominated Beneficiary.

The Policy is underwritten by CIGNA who will be responsible for all claims and other matters relating to this Policy. CIGNA's contact details are on the back page of this document.

All correspondence to you will be sent to the most recent address that CIGNA holds on record for you. If you change your address, it is your responsibility to notify CIGNA.

Meanings of important and frequently used words and terms are set out under section 2.

2. Definitions

The following words and terms appear in the Policy Schedule and/or in the Policy Wording. They are defined as:

Accidental Injury means any injury, resulting solely, directly and independently of all other causes from an accident caused by external, violent and visible means while this Policy is active.

Anniversary Date means the date 12 months after the Cover Start Date and the same date every year after that.

Cover Start Date is shown on the Policy Schedule and means the date that the cover began.

Life Insured means the person named on the Policy Schedule.

Nominated Beneficiary means a person named by the Policy Owner to be the recipient of a benefit payable under this Policy. The Nominated Beneficiary must be aged 16 or over at the date that they are nominated.

Permanent Resident of New Zealand means a New Zealand citizen or a person in possession of a permanent resident's visa.

Policy means the terms and conditions applying to this insurance, as described in the Policy Wording and the Policy Schedule.

Policy Owner means the person(s) named on the Policy Schedule.

Premium Start Date is shown on the Policy Schedule and means the date that the first premium is due.

3. What you are insured for

CIGNA's Insurance Promise

Provided the terms and conditions are met and the premiums are up to date CIGNA promises to pay the Nominated Beneficiary, or if there is none, the Policy Owner, the benefit(s) as set out on the Policy Schedule.

If the Nominated Beneficiary is deceased at the time CIGNA pays a claim the proceeds will be paid to the Policy Owner.

Once a benefit has been paid, CIGNA can not dictate how the proceeds are used.

Funeral Benefit

If a Life Insured dies:

- at any time after the Cover Start Date, as a direct result of an Accidental Injury; or
- 24 or more months after the Cover Start Date, as a result of any other cause,

CIGNA will pay the Funeral Benefit, as specified on the Policy Schedule.

Return of Premium Benefit

If the Life Insured dies within 24 months of the Cover Start Date, except as a direct result of Accidental Injury, CIGNA will refund all premiums paid.

4. Other terms and conditions

Changes to Nominated Beneficiaries

The Policy Owner may change a nomination at any time by completing a Nominated Beneficiary form and forwarding it to CIGNA. A change to the Nominated Beneficiary will take effect from the date CIGNA receives the request to change the Nominated Beneficiary.

Increases to Funeral Benefit

If a Funeral Benefit under this Policy is increased for a Life Insured within:

- the 24 months prior to a Life Insured's death and their death is as a direct or indirect result of natural causes, CIGNA will pay only the Funeral Benefit that applied prior to the increase and will refund all premiums paid in respect of the increase; or
- the 13 months prior to a Life Insured's suicide, attempted suicide or intentional self-injury, whether the Life Insured is sane or insane, CIGNA will only pay the Funeral Benefit that applied for the Life Insured prior to the increase.

If a Funeral Benefit under this Policy is increased for a Life Insured after the occurrence of an Accidental Injury and the Life Insured dies as a direct or indirect result of that Accidental Injury, then CIGNA will only pay the Funeral Benefit that applied prior to the increase and will refund all premiums paid in respect of the increase.

Premiums

The premium payable is shown on the Policy Schedule.

The Policy Owner(s) can apply at any time to change the method and frequency of the premium payments.

Depending on the period of time that this Policy remains in force, the premiums paid may exceed the Funeral Benefit payable.

CIGNA may change the premiums payable for all existing policies issued but only if:

- there are changes to relevant tax law; or
- its Funeral Plan portfolio suffers significant adverse claims experience.

CIGNA will provide notification in writing to the Policy Owner(s) at least 30 days before any change takes effect. This notice will be mailed to the most recent address CIGNA has on record for the Policy Owner(s).

Limitation of cover

If you were not a Permanent Resident of New Zealand at the time that this Policy started, CIGNA may cancel this Policy and refund any premiums paid.

If a claim is accepted by CIGNA under this Policy and the Life Insured is also covered under another CIGNA policy with similar funeral benefits, then the benefit payable under this Policy will be limited so that the combined benefits payable from all policies does not exceed \$15,000.

Where the Funeral Benefit under this Policy is limited in this manner, any excess premiums paid under this Policy will be refunded.

Policy renewal after age 76

From the Anniversary Date after your 76th birthday, CIGNA will renew this Policy every year and cover will continue unless the Policy stops as detailed below.

When the policy stops

The Policy will stop when any one of the following happens:

- if the premiums remain unpaid for 3 months, in which case cover will end on the date the last premium was paid up to;
- the Policy Owner requests that CIGNA cancels this Policy.

Disputes

If you have a complaint, in the first instance you should contact CIGNA to discuss it. Refer to the Contacts section for the details. This will initiate CIGNA's internal complaints resolution process.

CIGNA is a member of the Insurance and Savings Ombudsman scheme which is a free, independent service which can help settle any unresolved disputes you may have.

Any dispute or action relating to this Policy will be determined in accordance with New Zealand law.

Policy value

This Policy does not have any surrender or cash value. There will be no refund of premiums unless:

- the Policy Owner advises CIGNA within 30 days of receiving the Policy that the Policy Owner wishes to cancel it; or
- premiums are returned as detailed in Section 3.

Policy ownership

Ownership of this Policy can not be transferred to any other person or entity.

5. Policy exclusions

CIGNA will not pay any Funeral Benefit under this Policy for an event caused or contributed to, directly or indirectly, by suicide, attempted suicide or intentional self-injury, whether the Life Insured is sane or insane, within the first 13 months of the Cover Start Date.

6. How to make a claim

If the Policy Owner or Nominated Beneficiary needs to make a claim against this Policy, they should contact CIGNA as soon as possible to request a claim form. The claim form will be sent out within 24 hours of the request.

The claimant must complete the claim form and return it to CIGNA together with any supporting documents that CIGNA may reasonably require.

Any medical information required to support a claim must be:

- provided by appropriately qualified medical practitioners registered in New Zealand or Australia (or any other country approved by CIGNA); and
- paid for by the remaining Policy Owner or Nominated Beneficiary.

About CIGNA

CIGNA Corporation, based in Philadelphia USA, is one of the world's largest life and health insurance companies. CIGNA operates in 27 countries, employs 27,000 people and has invested assets of USD\$17.8 billion.

The company originally started over 200 years ago and has been operating in New Zealand since 1968, with a strong presence in the Asia Pacific Region.

CIGNA now insures over 275,000 Kiwis, many through the relationships it has developed with banks and finance companies.

Contact CIGNA

By phone
0800 659 024

By fax
04 470 9152

By e-mail
contactus.nz@cigna.com
for general information about your Policy including premiums, address changes etc.

complaintsandquality.nz@cigna.com
to register a complaint

claims.nz@cigna.com
to request a claim form or ask any questions related to a claim

By letter
CIGNA Life Insurance
PO Box 24031
Wellington, 6142

A copy of CIGNA's latest financial statements is available on request.