

SPECIFIC INJURY COVER



What is Specific Injury Cover?

Insurance that pays a lump sum amount if you or a key person sustains one of the covered injuries as a result of an accident.

Why do you need Specific Injury Cover?

Accidents can happen at any time and the injuries sustained by you or a key person could vary from minor to major, however the impact to your business could be significant if it meant either of you can't work or have to take time off as a result. Having this cover in place will help minimise the financial impact to the business.

You'll receive a lump sum amount and it's your choice how you use the money.




Specific Injury Cover can help fill in gaps that other insurance doesn't cover, or where ACC might not pay out.

Offsets do not apply to any benefits paid under Specific Injury Cover, giving you more certainty at claim time.

Specific Injury Cover can only be selected along with at least one of the following on the same policy:

- › Life Cover with a minimum sum insured of \$100,000
- › Business Overheads Cover or Key Person Start Up Cover with a minimum sum insured of \$1,500 per month.

Specific Injury Cover Overview

| | | |
|------------------------|--|---|
| Entry criteria: |  | Minimum entry age 20 Maximum entry age 60 |
| Cover amount: |  | Increments of \$500, up to a maximum of \$5,000 (maximum payable for an injury up to \$60,000) |
| Cover term: |  | To age 70 (or until you no longer hold a qualifying cover on the same policy) |

The benefit we pay

We'll pay a lump sum that is a multiple of the Specific Injury Cover sum insured. How much we multiply the sum insured by depends on the injury the life assured suffers.

What's not covered?

- › Intentional self-harm including attempted suicide
- › Taking part in a criminal activity
- › If you don't survive for at least 14 days after suffering the injury

What injuries are covered?

The table below lists the injuries covered under the Specific Injury Cover Benefit and how much we'll pay for each.

| Injury groups | Injuries covered because of an accident | Amount we'll pay |
|----------------|---|---------------------------------|
| Group 1 | Fracture of skull, jaw | 2 times the sum insured |
| | Fracture of forearm, collarbone | |
| | Fracture of wrist, hand (excluding fingers) | |
| | Fracture of kneecap | |
| | Fracture of ankle, heel | |
| | Fracture of foot (excluding the toes) | |
| | Fracture of vertebrae | |
| | Fracture of upper arm bone, shoulder blade, elbow | |
| Group 2 | Partial thickness burns of 9 percent or more of the body surface area as measured by 'The Rule of Nines' or the Lund & Browder Body Surface Chart | 3 times the sum insured |
| | Fracture of leg below the knee (tibia or fibula) | |
| | Fracture of the hip | |
| | Fracture of the leg above the knee (femur) | |
| | Fracture of the pelvis | |
| | Fracture of multiple limbs | |
| Group 3 | Any injury that the life assured had surgery under general anaesthesia for | 6 times the sum insured |
| | Full thickness burns (excluding hands) to 20 percent or more of the body surface area as measured by 'The Rule of Nines' or the Lund & Browder Body Surface Chart | |
| | Full thickness burns to 25 percent of the face | |
| | Full thickness burns to 50 percent of the total combined surface area of both hands | |
| | Loss of the thumb and index finger of the same hand | |
| Group 4 | Blindness in one eye | 12 times the sum insured |
| | Loss of a limb | |
| | Blindness in both eyes | |
| | Loss of hearing in both ears | |
| | Paralysis | |

Please refer to the terms and conditions of the Specific Injury Cover for definitions and full information.

Talk to your financial adviser

Call us on 0508 464 999 Visit cigna.co.nz

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Important information

This brochure is for information purposes and is a summary only. Please refer to the policy wordings for our full requirements and eligibility criteria. The content is intended to be of a general nature, does not take into account your financial situation or goals, and is not a financial advice service. It is recommended you seek financial advice which takes into account your individual circumstances before you acquire a financial product. This brochure is based on information current as at October 2021 and is subject to change.

Cigna Life Insurance New Zealand Limited

