

ASSURANCE EXTRA

ASSESSMENT FORM



Important – Please download and save this assessment before you begin.

Start



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Assurance Extra



You will need to provide your details below before you are able to complete this assessment.

Name:

Adviser Code:

Email:

Cigna BPM:



I have read and understood the relevant Cigna terms and conditions and product collateral associated with this module.

Overview

At Cigna we're committed to providing you with professional assistance which includes training and development.

This assessment will assist you with understanding our Assurance Extra product.

10 questions

You must achieve a minimum score of 80 percent to complete the assessment successfully.

For each question, please select the correct answer(s) from the choices provided. After answering each question, click  to proceed. You must attempt each question before proceeding to the next question.

To complete this module, please read the relevant Cigna terms and conditions and Product Collateral.

Begin your assessment



Assurance Extra



Q1: What claims will be considered under a newly introduced Policy Enhancement Benefit?

For policies issued on or after 1 May 2004.

- All claims for an illness, injury or condition, that showed signs or symptoms, or was diagnosed after the enhancement came into effect
- All claims
- Only claims arising out of accidents in the 6 months after the Policy Enhancement coming into effect
- Only claims arising 6 months after the Policy Enhancement coming into effect

Q2: Cigna will refund all the premiums paid if the customer sends through a cancellation notice within how many days from the policy commencement date?

- 14 days
- 30 days
- 7 days
- 31 days

Assurance Extra



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Assurance Extra



Q3: We use the Consumer Price Index issued by the government statistician each year when applying inflation. What is the year ending date we apply?

31 March

1 October

30 September

1 April

Q4: Cigna will provide a reimbursement towards funeral costs of up to \$15,000 if the life assured's child under the age 18 dies, or up to \$5,000 if their biological child dies prior to birth.

True

False



Assurance Extra



Q3: We use the Consumer Price Index issued by the government statistician each year when applying inflation. What is the year ending date we apply?

31 March

1 October

30 September

1 April

Q4: Cigna will provide a reimbursement towards funeral costs of up to \$15,000 if the life assured's child under the age of 18 dies, or up to \$5,000 if their biological child dies prior to birth, but after 28 weeks gestation.

True

False



Q5: Which circumstance will not be considered under the Suspension of Cover?

- Significant financial hardship
- Employer approved leave
- Residing or travelling overseas
- Returning to full-time work after a period of paid annual leave

Q6: What criteria needs to be met to apply for the Parental Leave Loyalty Benefit?

- The policy has been in force for at least 3 years in a row
- The total premium payments are up to date on the policy
- The application for the Parental Leave Loyalty Benefit is received by Cigna within 12 months of their child's birth or legal adoption
- All of the above

Assurance Extra



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Assurance Extra



Q7: Is the life assured covered under the policy if they're living or temporarily staying overseas?

(with Redundancy Cover only applying in New Zealand)

Yes, but only Australia

Yes, but only Western countries

Yes, the policy includes full worldwide coverage

No, there is no cover provided while the life assured is overseas

Q8: Within the Assurance Extra general terms and the terms and conditions of each cover, italicised words and phrases have a particular meaning and these definitions are found in the back of the Assurance Extra general terms.

True

False



Assurance Extra



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- True
- False



Assurance Extra



Q9: In addition to the terms of the Assurance Extra policy, Cigna also provides additional support through Client Benefits at no extra cost. Who has access to these benefits?

All lives assured, policy owners and their dependent children

All policy owners if they have a trauma claim

All policy owners if they have any claim

Q10: What services are offered free to all our clients under the Client Benefits?

Grief counselling

Depression counselling

Financial Advice

Stop smoking counselling

All of the above



Assurance Extra



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Thank you for completing this assessment.

You will need to return your completed assessment back to us to calculate your results.