

ASSURANCE EXTRA

COMPLETE DISABLEMENT COVER ASSESSMENT



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

Start



Complete Disablement Cover Assessment



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Complete Disablement Cover Assessment



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

Name:

Adviser Code:

Email:

Cigna BPM:


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 Complete Disablement Cover product.

15 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.

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

Begin your assessment



Complete Disablement Cover Assessment



Q1: When will a claim be payable under the Complete Disablement Cover?

- When the life assured is totally disabled
- When the life assured meets one of the definitions for a complete disability (as defined in the terms and conditions of cover)
- When the life assured is temporarily disabled

Q2: When does Complete Disablement Cover expire?

- The life assured's 60th birthday
- The life assured's 65th birthday
- The life assured's 70th birthday
- The life assured's 75th birthday



Complete Disablement Cover Assessment



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- The life assured's 60th birthday
- The life assured's 65th birthday
- The life assured's 70th birthday
- The life assured's 75th birthday

Complete Disablement Cover Assessment



Q3: Under the Complete Disablement Cover – Own Occupation conditions, a life assured diagnosed with Severe Rheumatoid Arthritis (as defined in the terms and conditions of cover) would be considered completely disabled if because of the illness, the life assured is unable to work and hasn't worked in their pre-disability occupation for at least 3 months in a row, and is unlikely to ever be able to work in that occupation again.

True

False

Q4: What is the maximum sum insured allowed for an existing Complete Disablement Cover for a life assured aged 67?

Nil as Complete Disablement Cover ends at age 65

\$2,500,000

\$1,000,000

\$500,000

Complete Disablement Cover Assessment



Q3: Under the Complete Disablement Cover – Own Occupation conditions, a life assured diagnosed with Severe Rheumatoid Arthritis (as defined in the terms and conditions of cover) would be considered completely disabled if because of the illness, the life assured is unable to work and hasn't worked in their pre-disability occupation for at least 3 months in a row, and is unlikely to ever be able to work in that occupation again.

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\$2,500,000

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Complete Disablement Cover Assessment



Q5: Under the Complete Disablement Cover – Own Occupation, which of the following specific conditions are covered if a life assured is diagnosed with the condition and is unlikely to ever be able to go back to their pre-disability occupation again?

Alzheimer's Disease

Major Head Trauma

Muscular Dystrophy

All of the above

Q6: What are some of the built-in benefits provided under Complete Disablement Cover?

Partial Disablement Benefit

Return to Home Benefit

Life Events Benefit

All of the above



Complete Disablement Cover Assessment



Q5: Under the Complete Disablement Cover – Own Occupation, which of the following specific conditions are covered if a life assured is diagnosed with the condition and is unlikely to ever be able to go back to their pre-disability occupation again?

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Q6: What are some of the built-in benefits provided under Complete Disablement Cover?

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Return to Home Benefit

Life Events Benefit

All of the above



Complete Disablement Cover Assessment



Q7: The total increase per life assured under the Optional Guaranteed Insurability for Complete Disablement Cover is:

- The underwritten sum insured up to \$500,000
- 2 times the underwritten sum insured up to \$500,000
- 25 percent of the underwritten sum insured up to \$50,000
- 75 percent of the underwritten sum insured

Q8: The Complete Disablement Benefit is payable if the life assured has completely and permanently lost the use of one limb. In this case, limb is a whole hand or whole foot.

- True
- False



Complete Disablement Cover Assessment



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- True
- False

Complete Disablement Cover Assessment



Q9: To increase the sum assured under the Life Events Benefit, Cigna must receive a written request within.

- 90 days of the event happening or within 60 days of the anniversary date after the event happened
- 180 days of the event happening or within 60 days of the anniversary date after the event happened
- 270 days of the event happening or within 60 days of the anniversary date after the event happened
- 365 days

Q10: The Support Person Accommodation Grant and Transfer Benefit will pay an amount of \$200 for each night a support person stays with the life assured while they're getting treatment away from their home area, for up to how many nights?

- 4 nights
- 5 nights
- 10 nights
- 15 nights



Complete Disablement Cover Assessment



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- 10 nights
- 15 nights



Complete Disablement Cover Assessment



Q11: Pre-disability occupation is defined as being the most recent occupation the life assured worked at as their main source of income before they suffered an illness or injury.

True

False

Q12: How much Life Cover sum insured can be bought back if a Complete Disablement Benefit claim has been made and the life assured has chosen the Optional Life Cover Buy-Back?

50 percent of Life Cover sum insured reduced by the Complete Disablement Benefit claim

75 percent of the original Life Cover sum insured up to \$25,000

Up to 100 percent of the Life Cover sum insured that has been reduced by the Complete Disablement Benefit claim

50 percent of the Life Cover sum insured that has been reduced by the claim



Complete Disablement Cover Assessment



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Up to 100 percent of the Life Cover sum insured that has been reduced by the Complete Disablement Benefit claim

50 percent of the Life Cover sum insured that has been reduced by the claim



Complete Disablement Cover Assessment



Q13: How much Partial Disablement Benefit will be payable where the life assured has completely and permanently lost sight in one eye or, has completely and permanently lost the use of one limb?

- The lesser of 25 percent of the Complete Disablement Cover sum insured or \$50,000
- The lesser of 20 percent of the Complete Disablement Cover sum insured or \$75,000
- The lesser of 25 percent of the Complete Disablement Cover sum insured or \$100,000
- The lesser of 20 percent of the Complete Disablement Cover sum insured or \$100,000

Q14: A Complete Disablement Benefit will be paid if because of an illness or injury, the life assured permanently cannot perform at least two of the activities of daily living without the help of another adult. Which of the following is not considered one of the activities of daily living?

- Bathing and showering
- Dressing and undressing
- Mowing the lawn and trimming the hedges
- Using a toilet for hygiene purposes



Complete Disablement Cover Assessment



Q13: How much Partial Disablement Benefit will be payable where the life assured has completely and permanently lost sight in one eye or, has completely and permanently lost the use of one limb?

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- The lesser of 20 percent of the Complete Disablement Cover sum insured or \$75,000
- The lesser of 25 percent of the Complete Disablement Cover sum insured or \$100,000
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Q15: The Return to Home Benefit provides a reimbursement of transport costs for the life assured and one support person to return to New Zealand. Cigna reimburses the actual costs up to?

\$10,000

\$15,000

\$20,000

\$50,000



Thank you for completing this assessment.

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