
FUNERAL COVER

Make one of your family's hardest times
easier with immediate financial support.



Together, all the way.

Give them one less thing to worry about

We rely on family and friends in a crisis to provide a shoulder to lean on. But when it comes to your funeral, your loved ones may need more than emotional support. They may have bills that need urgent attention and money from your estate may not be available for months.

Cigna Funeral Cover is a simple and affordable way you can help ensure the ones you leave behind will have the financial support they need, when they need it.

The farewell you deserve

You may have very clear ideas about your funeral. Even if your plans are simple, you may not realise how many decisions need to be made, and all of the costs that need to be covered.

The average cost of a funeral can easily exceed \$8,800 as the table below shows, with most of it payable immediately.

Of course, if you wanted to give a loved one flexibility to visit from out of town or overseas or had planned a more elaborate send-off, it could be more.

Unfortunately, until the legal requirements on your estate are completed, your funds may be unavailable. With Cigna Funeral Cover, you'll know that the people you love will be able to celebrate your life, without having to worry about all of the costs.

The average costs of a funeral*

Funeral Director	\$2,854
Burial Fees	\$2,010
Flowers	\$110
Catering	\$500
Death Certificate	\$26
Celebrant	\$300
Newspaper notices	\$125
Casket	\$2,875
TOTAL	\$8,800

* The Funerals Directors Association of New Zealand estimates the average cost of a funeral to be \$8,800

A weight off their shoulders

With Cigna Funeral Cover you can arrange to let a nominated beneficiary have access to funds from \$5,000 to \$15,000 immediately – usually within 48 hours of the claim forms and other documentation being received.

The money is tax free and can be used for any purpose. For the loved ones you leave behind, it could come as a real relief.

Easy to apply for, with your acceptance guaranteed – no tests, no medicals

You won't have to undergo any medical tests for Cigna Funeral Cover. You and your partner can take up a policy at any age from 55, right up to 85, knowing your acceptance is guaranteed.

Guaranteed acceptance also makes Cigna Funeral Cover a straight forward option if you are considering topping up your current insurance policies.

Cover and premiums fixed for life

With Cigna Funeral Cover your premiums are fixed so they won't increase as you get older, giving you surety around your budget. Premiums are very affordable – for example, a 65 year old female non-smoker can get \$5,000 cover for less than \$8 per week. Additionally, if you and your partner take out a policy with the same cover level, we will discount your total premium by 20%. All it takes is a good decision now.

Cigna Funeral Cover is an insurance policy and not a savings plan. Like other types of insurance this means depending on how long you have your policy, the premiums paid may exceed the cover amount payable.

For a personal quote or to apply,
call us now on **0800 269 995**
or visit www.cigna.co.nz/funeralcover



Immediate, worldwide cover

Cigna Funeral Cover provides immediate protection for accidental death. Full cover for both accidental death and death by natural causes applies after 24 months. If death by natural causes occurs in the first 24 months, we will refund 100% of any premiums paid.

Cover applies wherever in the world you happen to be.

Once you receive your policy you have 30 days to review it without obligation and, if it doesn't meet your needs, return it for a full refund of any premiums paid.

Call now

You may not be aware how expensive a funeral can be, or have considered it in your financial plans. Cigna Funeral Cover provides a simple, affordable solution, so that the people you love will be able to celebrate your life, without the worry of covering all of the costs.

For more information, or to apply, call us now on **0800 269 995**, complete the Acceptance Form and return it in the FreePost envelope provided, or go online to **cigna.co.nz/funeralcover**

Cigna - one of the world's great insurers

You are in safe hands with Cigna New Zealand.

We are part of Cigna Corporation, a Fortune 500 company and one of the world's largest publicly - owned insurance and financial services companies. We've been operating in New Zealand for more than 90 years and now protect over 275,000 Kiwis with our insurance policies.

We offer high standards of service, including a customer help line that operates from 8am to 8pm Monday to Friday. If there is anything more you'd like to know, please call us on **0800 269 995**. We'll be happy to help.

Cigna Life Insurance New Zealand Limited has an A- (Excellent) financial strength rating which was given by A.M. Best Company Inc. The rating scale is:

Secure			Vulnerable		
A++	A+	Superior	B	B-	Fair
A	A-	Excellent	C++	C+	Marginal
B++	B+	Good	C	C-	Weak
			D		Poor
			E		Under regulatory supervision
			F		In Liquidation
			S		Suspended

For more rating information visit www.ambest.com/ratings/guide.pdf. Cigna Funeral Cover is underwritten by Cigna Life Insurance New Zealand Limited. This brochure is intended to only outline the main features of Funeral Cover. A full copy of the terms, conditions and exclusions is in the policy wording which is available on request, or at www.cignafuneralcover.co.nz.

