



FUNERAL COVER

CAPPED PREMIUM



Policy Wording

Together, all the way.



Policy Wording Contents

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0800 900 047



www.cigna.co.nz



contactus.nz@cigna.com

CIGNA FUNERAL COVER

Providing you with peace of mind knowing your family will have financial support when they need it most



1 Introducing your policy

Please read this policy wording and your *policy summary* carefully.

These documents describe the terms and conditions that apply to your *policy* and form the basis of the contract between you and Cigna.

In this policy wording and the *policy summary*:

- we, us, or our means Cigna Life Insurance New Zealand Limited (Cigna), the insurer and underwriter of your *policy*.
- you, your or yourself means the *policy owner* named on the *policy summary*.

Other important words used throughout this document that have a special meaning are shown in *italic font*. The meaning of these words is given in section 7.

All payments made under this *policy* will be in New Zealand currency.

If you have any questions, please contact us. You'll find our contact details in section 10. We are responsible for all claims and other matters relating to this *policy*.

› You have a 30-day free look period

We offer a 30-day free look period so you have time to make sure you're happy with your insurance. If for any reason you want to cancel this *policy*, please call us.

If you cancel within this 30-day period we'll refund any premiums you've paid and confirm in writing that we've cancelled the *policy*.

If you cancel outside this 30-day period and pay your premiums every:

- fortnight or month, we won't refund any premiums
- three months, six months or each year, we may refund any un-used premiums you've paid in advance.

› We pay the sum insured upon the death of the life insured

This *policy* is designed to pay the *sum insured* upon the death of the *life insured* as detailed below. The *sum insured* is the amount shown on the *policy summary*.

This *policy* doesn't have any surrender or cash value if you cancel.

2 What you're covered for

Cigna will pay the *sum insured* as shown on the *policy summary* if the *life insured* dies:

- as a direct result of an *accidental injury* any time after the *cover start date*
- from any other cause 24 months or more after the *cover start date*.

› We'll refund premiums in the following circumstance

If the *life insured* dies due to natural causes within 24 months of the *cover start date*, we'll refund all premiums paid.

› You need to let us know if your contact details change

We'll send correspondence to the most recent contact details we hold for you, so if your details change please let us know. It's your responsibility to give us your new contact details so we can continue to send you important information about your *policy*.

› You must make sure the life insured is a permanent resident of New Zealand

If the *life insured* isn't a *permanent resident of New Zealand* at the time that this *policy* started, we may cancel this *policy* and refund any premiums paid.

› We may limit cover under certain circumstances

If we accept a claim under this *policy* and the *life insured* is also covered under another Cigna *policy* with similar funeral benefits, we'll limit the benefit paid under this *policy* so that the combined funeral benefits from all policies don't exceed \$30,000.

Where we limit the funeral benefit in this manner, we'll refund any excess premiums paid under this *policy*.

› We may not pay benefit increases under some circumstances

If the funeral benefit under this *policy* is increased, the cause of death and the time since the increase was applied may affect the amount we'll pay.

If the increase is made within 24 months of the *life insured's* death due to natural causes, we won't pay the increase. We'll pay the benefit that applied before the increase and refund all premiums paid for the increase.

If the increase is made after the *life insured* suffers an *accidental injury* and the *life insured* dies within 24 months as a direct or indirect result of that *accidental injury*, we won't pay the increase. We'll pay the benefit that applied before the increase and refund all premiums paid for the increase.

3 Who we'll pay

Provided the terms and conditions are met and the premiums are up to date, we'll pay the *sum insured* to the *nominated beneficiary*. If you don't have a *nominated beneficiary* or they're deceased at the time we pay a claim, we'll pay you (or your estate if you're the *life insured*).

Once we've paid a benefit, we cannot dictate how you spend the money.

› You can change the nominated beneficiary

You can change the *nominated beneficiary* at any time by completing a *nominated beneficiary* form and sending it to us. A change to the *nominated beneficiary* will take effect from the date we receive the completed form.

4 You agree to the following conditions

› You must be open and honest

We rely on the information you give us to provide this cover for you and to pay any claim.

If you provide false or incorrect information, haven't given us all the information we ask for or fail to provide any other material information, we may:

- decline your claim
- cancel your *policy* from the *cover start date*
- retain all or some of your premiums.

If the increase is made within 13 months of the *life insured's* suicide, attempted suicide or intentional self-injury, whether or not the *life insured* is sane, we won't pay the increase. We'll pay the funeral benefit that applied before the increase.

If you'd like to increase your funeral benefit you must do this before the *policy anniversary* immediately after the *life insured's* 80th birthday.

› You must pay premiums when due, but can apply to change how you pay

Please see your *policy summary* for the premium amount and how often you need to pay it. You need to make your first payment on the *premium start date* and continue until the *premium stop date*.

You can apply at any time to change your payment method and how often you pay.

We may change the premiums charged for Cigna Funeral Cover policies. If we do, we'll give you 30 days' written notice. We'll send this notice to the most recent address we have on record for you.

› You must pay premiums until the life insured's 90th birthday

Cover will continue as long as you pay your premium at the agreed time until the *policy anniversary* immediately before the *life insured's* 90th birthday. From that date, you don't have to pay any further premiums for cover to continue.

Depending on how long you have this *policy* with us, the total premiums paid may exceed the funeral benefit payable.

› When the policy stops

The *policy* stops when any one of the following happens:

- the premiums remain unpaid for three months, in which case cover will end on the date the last premium was paid up to
- you ask us to cancel this *policy*

- we accept a claim and pay the funeral benefit
- we cancel the *policy* because the *life insured* isn't a *permanent resident of New Zealand*.

5 What's excluded for the first 13 months

We won't pay any benefit under this *policy* for an event caused directly or indirectly by suicide, attempted suicide or intentional self-inflicted injury within the first 13 months of the *cover start date*. This applies whether or not the *life insured* is sane.

6 How to make a claim

If you or a *nominated beneficiary* need to make a claim against this *policy*, contact us as soon as possible and we'll guide you through the process. You may need to complete a claim form and return it to us.

Phone 0800 900 047

Email claims.nz@cigna.com

Mail Cigna Life Insurance
P O Box 24031
Manners Street Wellington 6142

› We may require supporting documents

We'll let you know if we need any supporting documents. Any costs to provide these documents must be paid for by the remaining *policy owner* or *nominated beneficiary*.

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 us).

7 Some terms defined

When the following words and terms appear in the *policy summary* or the policy wording, they have the meanings given below.

Accidental injury means any injury that results solely, directly and independently of all other causes from an accident caused by external, violent and visible means.

Cover start date is shown on the *policy summary* and means the date the cover began under this *policy*.

Life insured means the person named on the *policy summary* whose life is insured under this *policy*.

Nominated beneficiary means a person, or people, named on the *policy summary* by the *policy owner* to receive a benefit payable under this *policy*. The *nominated beneficiary* must be aged 16 or over at the date they are nominated.

Permanent resident of New Zealand means a New Zealand citizen, New Zealand permanent resident or Australian citizen residing in New Zealand.

Policy means the terms and conditions applying to this insurance, as described in the policy wording and the *policy summary*.

Policy anniversary means the date 12 months after the *premium start date* and the same date every year after that.

Policy owner means the person named on the *policy summary* who is responsible for this *policy*.

Policy summary means the summary sent to you with this document (or any replacement summary), that lists details specific to your cover.

Premium start date is shown on the *policy summary* and means the date the first premium is due.

Premium stop date is shown on the *policy summary* and means the date the last premium is due.

Sum insured means the amount of cover shown on your *policy summary*.

8 About Cigna

Cigna New Zealand is a leading specialist provider of insurance products and services. These include life insurance, funeral insurance, income protection insurance, accidental death insurance, serious illness insurance and travel insurance.

We've been operating in New Zealand for nearly a century, and protect more than 250,000 New Zealanders with our insurance policies. We're part of Cigna Corporation, a Fortune 500 company and one of the world's largest publicly-owned companies. A copy of Cigna's latest financial statements is available on request.

› Your insurance is protected by a statutory fund

Like all New Zealand life insurers, we were required under the Insurance (Prudential Supervision) Act 2010 to establish a statutory fund. The statutory fund relevant to your *policy* is Cigna's Statutory Fund Number One.

› Our privacy policy protects information you give us

We'll hold any details you provide securely and will only use them to provide you with quotations and information about our products and services. We'll never disclose your details to any third parties, except to set up and administer any policy you wish to take out. We may contact you with information about products and services we feel may be of interest to you.

Under the Privacy Act 1993, you have the right to access and correct personal information provided by you. For more information on our privacy policy please refer to our full privacy statement at www.cigna.co.nz/privacy or contact us on 0800 900 047.

This privacy policy also applies to the *life insured*, the *nominated beneficiary* and the premium payer.

› We welcome the opportunity to resolve disputes

If you have a complaint, please contact us on the details below to discuss it. We'll start our internal process for resolving complaints.

If you're not happy with what we suggest to fix the problem, you can contact the Insurance and Financial Services Ombudsman Scheme (IFSO Scheme). We're a member of this scheme, which is a free, independent service that can help settle any dispute you're unable to resolve with us. They will determine any dispute or action relating to this *policy* according to New Zealand law.

IFSO contact details

Post PO Box 10845, Wellington 6143

Phone 0800 888 202

Email info@ifso.nz

Website www.ifso.nz

10 Contact us

By phone 0800 900 047

If you're overseas +64 4 931 9772

By email contactus.nz@cigna.com for general information about your policy such as premiums and address changes

complaintsandquality.nz@cigna.com to make a complaint

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

By letter Cigna Life Insurance
P O Box 24031
Manners Street Wellington 6142

By fax 04 470 9151

9 Our financial strength

We have 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

