



POLICY ENHANCEMENTS

MAY 2020



Looking out for you, our customers, is at the heart of everything we do. That's why we're always striving to improve our products and services.

On 11 May 2020 we made some enhancements to our cover. As part of our ongoing commitment to you, we have passed these enhancements on to everyone who holds the relevant cover under policies issued from 1 May 2004.

You can find out more about these changes in this brochure or contact your Adviser or us for more information.

Important information:

- The enhancements came into effect on 11 May 2020 and apply to events that occur on or after that date. They do not apply if the relevant illness, injury or condition (or any signs, symptoms or diagnosis of the illness, injury or condition), arose before that date.
- The product enhancements apply to relevant covers and options for Cigna Assurance Extra and Business Assurance policies issued on or after 1 May 2004 subject to the terms and conditions of the Policy Enhancement Benefit in your policy document.

The product enhancements also apply to the relevant covers and options for Agribusiness Extra and Business Extra policies regardless of the date of policy issue.

Even more protection than before.

Contact us:

Talk to your Adviser or call us on **0508 464 999**

Email **insurancenz@cigna.com**

Visit **cigna.co.nz**

Policy Enhancement Benefit

Whenever we make enhancements to our product range we pass these back according to the Policy Enhancements Benefit. This means that if you ever need to make a claim, you'll always be assessed using the policy wording that provides you with the most favourable outcome.

Enhancement – Life Cover and Life Income Cover

Assurance Extra

Enhancement	Previous Cover	New Cover	What does it mean for you?
New 'Advance Terminal Illness Benefit'	No advance payment of the Life Cover or Life Income Cover Benefit if the life assured is diagnosed with a terminal illness with a life expectancy greater than 12 months.	If the life assured is diagnosed with one of the listed conditions, Cigna will pay an accelerated partial payment of the Life Cover Benefit or Life Income Cover Benefit.	This benefit provides you with financial assistance for any immediate expenses as a result of diagnosis of terminal illness with one of the listed conditions. This benefit is passed back to all existing Cigna Assurance Extra policies issued on or after 1 May 2004. To be eligible for a claim under the enhanced benefit the life assured must have been diagnosed with one of the listed conditions after this enhancement came into effect.

Enhancement

Assurance Extra – Trauma Cover, Income Cover (Specific Illness Benefit) & Mortgage Repayment Cover (Specific Illness Benefit)

Business Assurance – Trauma Cover – Accelerated

Agribusiness Extra – Trauma Cover – Accelerated

Business Extra – Trauma Cover

Enhancement	Previous Cover	New Cover	What does it mean for you?
Enhanced Cancer definition	Requires Malignant Melanoma to have a thickness measuring at least 1.5mm using the Breslow method, as determined by histological examination.	Requires Malignant Melanoma to have a thickness at least 1.0mm using the Breslow Method, as determined by histological examination.	Reducing the thickness provides you with more scope when making a claim for malignant melanoma. This benefit is passed back to all existing Assurance Extra and Business Assurance policies issued on or after 1 May 2004. This benefit is also passed back to all existing Agribusiness Extra and Business Extra policies (regardless of date of policy issue). To be eligible for a claim under this enhanced benefit the life assured must have been diagnosed with malignant melanoma after this enhancement came into effect.

Enhanced definitions

Enhancement	Previous Definition	New Definition
<p>Enhanced Cancer definition</p>	<p>Means the presence of one (1) or more malignant tumours including leukaemia, lymphomas and Hodgkin's disease characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>Malignant melanomas are covered provided there is:</p> <ul style="list-style-type: none"> evidence of ulceration as determined by histological examination; or at least Clark Level 3 depth of invasion; or thickness measuring at least 1.5mm using the Breslow method as determined by histological examination. <p>The following tumours are excluded:</p> <ul style="list-style-type: none"> Tumours showing the malignant changes of carcinoma in situ[^] (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant or non-invasive unless they result in Radical Surgery. All other type of skin cancers, unless there is evidence of metastases. Prostatic cancers^{^^} which are histologically described as: <ul style="list-style-type: none"> TNM Classification T1; or Gleason Score of equal to or less than 5 (or equivalent histological classification). Chronic Lymphocytic Leukaemia less than Rai Stage I. <p>[^]Carcinoma in situ of the breast is only covered if it results directly in the removal of the entire breast. The procedure must be performed specifically to arrest the spread of malignancy and be considered the appropriate and necessary treatment as determined by an appropriate Specialist approved by Cigna.</p> <p>^{^^}Prostatic cancers histologically described as TNM Classification T1 or Gleason Score of equal to or less than 5 (or equivalent histological classification) are covered, provided that the:</p> <ul style="list-style-type: none"> tumour results directly in the removal of the entire prostate; or treatment by either radiotherapy or chemotherapy has been recommended, specifically to arrest the spread of malignancy, and the procedure is the appropriate and necessary treatment as determined by an appropriate Specialist approved by Cigna. 	<p>Full Trauma Benefit criteria</p> <p>An unequivocal diagnosis by an appropriate specialist of a malignant tumour or malignant melanoma.</p> <p>Malignant tumours - including leukaemia, lymphoma and Hodgkin's disease - must be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>Malignant melanomas require one or more of the following to apply.</p> <ul style="list-style-type: none"> A histological examination finds evidence of ulceration There's at least Clark Level 3 depth of invasion A histological examination finds thickness measuring at least 1.0mm using the Breslow method <p>We exclude:</p> <ul style="list-style-type: none"> all tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant or non-invasive, unless it results in either: <ul style="list-style-type: none"> the removal of the entire breast. The procedure must be performed specifically to stop the spread of malignancy. An appropriate specialist must also confirm it's the most appropriate treatment radical surgery for the tumour. Radical surgery is surgery to remove all of a diseased organ. prostatic cancers histologically described as TNM Classification T1 or Gleason score of equal to or less than 5 (or equivalent histological classification) unless it results in either: <ul style="list-style-type: none"> the removal of the entire prostate treatment by either radiotherapy or chemotherapy, which has been recommended specifically to stop the spread of malignancy. An appropriate specialist must confirm that it's the most appropriate treatment. all other types of skin cancers, unless there's evidence of metastases chronic lymphocytic leukaemia less than Rai Stage 1.
<p>Enhanced Early Stage Malignant Melanoma definition</p>	<p>Means melanoma that is less than 1.5mm depth of invasion using the Breslow method, and less than Clark Level 3 as determined by a histological examination.</p>	<p>Partial Benefit criteria</p> <p>An unequivocal diagnosis by an appropriate specialist of a melanoma where histological examination confirms both of the following apply.</p> <ul style="list-style-type: none"> Thickness measuring less than 1.0mm using the Breslow method. Less than Clark Level 3 depth of invasion.

New benefit

Enhancement	New benefit
New 'Advance Terminal Illness Benefit'	<p>Life Cover</p> <p>Advance Terminal Illness Benefit</p> <p>With the Advance Terminal Illness Benefit, we'll pay you some of the Life Cover sum insured if a life assured is diagnosed with one of the conditions we cover under this benefit.</p> <p>When we'll pay this benefit</p> <p>We'll pay if an appropriate specialist or medical practitioner unequivocally diagnoses a life assured with one of the following conditions.</p> <ul style="list-style-type: none">• Motor Neurone Disease• Stage 3 or 4 Exocrine Pancreatic Cancer• Stage 4 non-small cell lung cancer• Stage 4 Distal Oesophageal Cancer• Stage 4 Liver Cancer• Stage 4 Stomach Cancer <p>We may change this list of conditions if the medical outlook for a condition improves. If we do change the list, we'll give you 30 days' notice before any change takes effect. Any change will not apply to claims you've already submitted to us.</p> <p>We'll pay 30 percent of the sum insured, up to \$300,000</p> <p>We'll pay the lesser of:</p> <ul style="list-style-type: none">• 30 percent of the sum insured• \$300,000. <p>We'll subtract the amount we pay under an Advance Terminal Illness Benefit from the Life Cover sum insured for that life assured.</p> <p>Life Income Cover</p> <p>Advance Terminal Illness Benefit</p> <p>With the Advance Terminal Illness Benefit, we'll pay you 3 times the monthly sum insured if a life assured is diagnosed with one of the conditions we cover under this benefit.</p> <p>When we'll pay this benefit</p> <p>We'll pay if an appropriate specialist or medical practitioner unequivocally diagnoses a life assured with one of the following conditions.</p> <ul style="list-style-type: none">• Motor Neurone Disease• Stage 3 or 4 Exocrine Pancreatic Cancer• Stage 4 non-small cell lung cancer• Stage 4 Distal Oesophageal Cancer• Stage 4 Liver Cancer• Stage 4 Stomach Cancer <p>We may change this list of conditions if the medical outlook for a condition improves. If we do change the list, we'll give you 30 days' notice before any change takes effect. Any change will not apply to claims you've already submitted to us.</p> <p>We'll pay 3 times the sum insured</p> <p>We'll make a one-off payment of 3 times the Life Income Cover sum insured.</p> <p>We'll also reduce the payment term by 3 months for that life assured.</p>

Talk to your financial adviser

Call us on 0508 464 999

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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 personalised financial adviser service under the Financial Advisers Act 2008. It is recommended you seek advice from a financial adviser which takes into account your individual circumstances before you acquire a financial product. This brochure is based on information current as at May 2020 and is subject to change.

Cigna Life Insurance New Zealand Limited

