



TRAVEL INSURANCE

Effective 15 October 2020



Policy Wording

Together, all the way.



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CIGNA TRAVEL INSURANCE

Supporting you if something unexpected happens on your trip.

1 Introducing your policy

Please read all your policy documents including your policy summary and this document 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 insured traveller(s) named on the policy summary.

Some words and terms used throughout this document may have a special meaning. If you see a word or term you don't understand, see section 7 'Definitions for terms used in this policy'.

If you have any questions, please contact us on 0800 881 675 or +64 4 897 4005.

› You're not covered for everything

Your policy covers you for a wide range of unexpected and clearly defined events, so you can travel with confidence. However, you're not covered for everything that may happen to you, so take the time to read and understand what you are and are not covered for.

In each section of your policy, we explain:

- what is covered — if something is not mentioned, then it's not covered

- what is not covered — the exclusions that apply.
- In this section, you'll find a range of general conditions and our expectations of you.

In section 6 'What's not covered in any part of your policy', you'll find the exclusions which apply to all policy sections. For example, exclusions for:

- human pandemic illnesses
- official or government directives of any country
- war
- risks affecting a destination you're travelling to — risks that you might reasonably have been expected to know about before your travel began.

There are other exclusions in addition to the ones above. Please take the time now to read all of your policy document, so that you understand what you're covered for, your responsibilities, and what is not covered.

› You have 7 days to decide if Cigna Travel Insurance is right for you

You have 7 days to make sure you're happy with your insurance. If for any reason you want to cancel this policy within 7 days from the date you bought it and you haven't started your trip, please call us. We'll refund any premiums you've paid.

You can cancel at anytime. However if you cancel outside this 7-day period, we won't refund any premiums.

We won't refund any premiums once your trip has started or if you make a claim under this policy.

› You must be open and honest with us

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

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

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

Material information means all the information that we needed to assess your application for cover or to consider your claim. It includes information about your health and medical history.

› You need to let us know about changes in your health

You need to tell us about any changes in your health, including:

- worsening of any of the covered health conditions shown in your policy summary
- any new injury or illness you suffer after taking out this policy.

You must tell us before you start your trip so that we can check whether your cover is affected.

If you don't tell us about any changes in your health before you start your trip, you may not be covered for:

- the covered conditions you've told us about
- any illness or injury you have before your trip
- any related conditions.

› You're covered for the regions shown in your policy summary

You're covered for return travel to the international region you've chosen and that's listed in your policy summary. Domestic travel is included only if it forms part of your international journey.

If you're going to stop over in the USA, Canada, Japan, or Singapore, for more than 48 hours, please choose 'Worldwide' cover.

Here are the regions:

Australia and South Pacific

American Samoa, Australia, Bali, Cook Islands, Fiji, French Polynesia, New Caledonia, Niue, Norfolk Island, Samoa, Tahiti, Tonga, and Vanuatu

Worldwide excluding

All countries in the world except the United States of America, Canada, Japan, Singapore, and Antarctica

Worldwide

All other destinations

If the region you've chosen that's shown on your policy summary is incorrect, please contact us on 0800 881 675.

› You're covered for the time period shown in your policy summary

Your cover for cancellations and changes made before you start your trip starts on the date you buy your policy. Cover for all other benefits starts on the day you start your trip.

Your cover will end either on the date you've chosen – shown in your policy summary; or when you return to your home in New Zealand, whichever is earlier.

You must buy your policy before your trip starts.

You can apply to extend your cover up to a maximum total trip duration of 365 days. If you've already started your trip, you'll need to apply no later than 48 hours before the end date shown on your policy summary.

This policy does not cover multiple trips.

› Understanding your excess

Excess means the amount of any claim you're responsible for. An excess amount of \$100 applies for each claim event (unless you've paid to have no excess when you applied for your policy). We deduct this amount from any claim payment we make to you.

Please read section 4 'How excess affects your claim payment' for more information.

› You need to check to confirm if you should travel

Before you buy your policy and before you leave for your trip, you must check that destinations you're traveling to are safe. You need to confirm that there are no known events that could affect your travel.

An event or risk becomes a 'known event' when it is first reported in the media, or added to our travel advisories webpage, or listed as 'do not travel' on the SafeTravel website.

You're not covered if you buy your policy for or travel to a destination where there is an event or risk which makes it unsafe. Specifically, you are not covered at any of these times:

- after an event or risk has first been reported in the media
- when an event or risk is listed on Cigna's 'Travel advisories' webpage
- when we've declared a known event date on our 'Travel advisories' webpage.

You need to check in two places and monitor trusted media sources

- 1. safetravel.govt.nz** – check the latest list classified as 'Do not travel' by the Ministry of Foreign Affairs and Trade (MFAT). We won't cover you for related losses if you travel to a destination that MFAT has issued a 'do not travel' warning for.
- 2. cigna.co.nz/travel-alerts** – check the Travel Alerts page to confirm there are no known events in the country you're traveling to that may impact your travel or lead to a claim. We won't cover you for related losses if you travel to a destination after we declare a 'known event date'. The date will be in the travel alert, so if there is an alert for your destination, make sure you read it.

You should also monitor trusted media sources because travel to some destinations may be unsafe even if there is no alert published on our website or on the SafeTravel website. Please also read the following parts of section 6 of this policy wording:

- 'Travel despite advisory risk warnings',
- 'Events related to government directives, war and so on',
- 'Human pandemic illness',
- 'Reckless or criminal behaviour'

If after checking, you're still not sure whether it is safe to travel, please contact us for help on 0800 881 675.

› You're only covered as a fare-paying passenger

It's important you're aware that you're only covered for travel if you're a fare-paying passenger on a scheduled transport service and you hold a valid ticket that you or someone else paid for. This includes tickets purchased using loyalty scheme points or won in a competition.

› You must provide evidence of any losses

In order to make a claim, you must be able to prove your loss by providing us with the evidence we need to confirm it.

2 How to make a claim

This section explains how to make a claim before, during, or after your trip. Take your policy documents with you. Keep them handy in case you or a travelling companion needs to call us or First Assistance urgently.

First Assistance provides emergency and medical help while you're on your trip. In an emergency, call First Assistance on +64 9 347 1115 – they're available 24 hours, 7 days a week.

› Making a claim during your trip

Contact First Assistance before you seek medical treatment

If you need to see a doctor, or need to go to hospital or a medical clinic for non-emergency treatment, you must call First Assistance to get approval first. They'll guide you to the safest and most appropriate place for treatment. If you don't get approval or fail to follow the advice and instruction of First Assistance, we reserve the right to decline your claim or we may pay a reduced amount.

Contact First Assistance as soon as possible for emergency help

In a medical emergency when you're admitted to hospital or need emergency transport, you or someone travelling with you must call First Assistance as soon as possible or we reserve the right to decline your claim or we may pay a reduced amount.

Contact us for non-urgent help

If you need help, but it's not an emergency, call us on +64 4 897 4005.

› Making a claim before or after your trip

If you need to make a claim before or after your trip, please call us on 0800 881 675 or +64 4 897 4005, or email us at travelclaims@cigna.com.

› Making a claim from another party

If you're able to claim back any part of a claim from another party, you must do this first and let us know the details. For example, you might be able to claim from a transport provider, an accommodation provider, the Accident Compensation Corporation of New Zealand (ACC), another insurance policy, a credit card company, a bank, or another supplier or person.

If you can make a claim to another party, we'll only pay the costs that you can't claim from them, up to the amounts you're entitled to receive under this policy.

Contact First Assistance for emergency and medical help during your trip

Contact our highly experienced team on **+64 9 347 1115** – they're available 24 hours a day, 7 days a week to help you. Our aim is to make sure you get the best treatment available to you.

Our first steps are always to:

- ✓ confirm you're in a safe place
- ✓ decide on the best treatment available to you in the local area
- ✓ consider your health and best interests.



3 A quick guide to your cover

The table below summarises the benefits covered by your policy, and gives details of all maximum cover amounts that apply.

Please make sure you read section 5 'What is and isn't covered' for full details on your cover. The table below tells you where to find full details for each benefit.

You're not covered for everything, and some general exclusions do apply to all benefits of this policy. Make sure you read section 6, 'What's not covered under any part of your policy'.

You'll need to pay an excess for each claim event – read section 4 'How your excess affects claim payments' for full details.

Benefit	Maximum cover amounts we'll pay per policy	
	Individual	Couples, adult travelling with children, family
Changes to your trip – pages 11-13 section 5.1		
Cancellation and changes before you start your trip	Up to \$100,000	Up to \$200,000
Cancellation and changes during your trip	Up to \$100,000	Up to \$200,000
Cancellation and changes due to the unexpected death of an immediate family member outside of New Zealand	Up to \$2,000	Up to \$4,000
Cancellation and changes during your trip due to serious illness or injury of an immediate family member outside of New Zealand	Up to \$2,000	Up to \$4,000
Travel disruption and missed departure during your trip	Up to \$10,000	Up to \$10,000 for each person
Travel delay during your trip	Up to \$200 a day, to a maximum of \$10,000	Up to \$200 a day for each person, to a maximum of \$10,000
Travel agent fees for cancellation and changes	Reasonable fees	Reasonable fees
Baggage, personal items and travel documents – pages 14-15 section 5.2		
Baggage, personal items and travel documents	Up to \$2,000 for each item, to a maximum of \$20,000	Up to \$2,000 for each item, to a maximum of \$40,000
Specified Items	Up to the agreed amount shown in your policy summary	Up to the agreed amount shown in your policy summary

Continued »

Benefit	Maximum cover amounts we'll pay per policy	
	Individual	Couples, adult travelling with children, family
Baggage delay – page 16 section 5.3		
Baggage delay by your transport provider	Up to \$750	Up to \$750
Cash, travellers cheques, or bank cards – page 17 section 5.4		
Lost or stolen cash, travellers cheques or bank cards	Up to \$750	Up to \$750
Medical and dental treatment and expenses – pages 18-19 section 5.5		
Medical treatment during your trip	Unlimited	Unlimited
Returning to New Zealand for further treatment	Reasonable expenses	Reasonable expenses
Cash allowance while in hospital	\$50 a day, to a maximum of \$5,000	\$100 a day, to a maximum of \$10,000
Emergency dental treatment during your trip	Up to \$1,500	Up to \$1,500 for each person
Follow-up treatment in New Zealand after your trip	Up to \$1,500	Up to \$1,500 for each person
Burial expenses and return of your body to New Zealand	Up to \$15,000	Up to \$15,000 for each person
Costs associated with rental vehicles – page 20 section 5.6		
Rental vehicle excess waiver	Up to \$5,000	Up to \$5,000
Cost to return rental vehicle	Up to \$1,000	Up to \$1,000
Personal liability – page 21 section 5.7		
Legal liability during your trip	Up to \$2.5 million	Up to \$2.5 million
Legal expenses for false arrest during your trip	Up to \$10,000	Up to \$10,000
Accidental death – page 22 section 5.8		
Accidental death during your trip	\$50,000	\$50,000 for each person, up to \$100,000
Legal expenses related to your accidental death	Up to \$3,000	Up to \$3,000

4 How your excess affects claim payments

Your policy has a standard excess amount of \$100 for each claim event, except emergency hospitalisation where you're in hospital for more than 24 hours.

When you apply for your cover, you can choose to pay no excess. We will charge you a higher premium.

› Excess applies to each claim event

An excess amount of \$100 applies for each claim event (unless you've paid to have no excess when you applied for your policy). This means:

- if you receive a payment from us for one claim across different benefits, only one excess of \$100 applies
- if you have different events during your trip that results in a claim, these will each be treated as a separate claim with its own excess.

› No excess if you're hospitalised in an emergency for over 24 hours

If you claim for emergency hospitalisation, you pay no excess if you're in hospital for more than 24 hours.

Some examples of how the excess on each claim event works

- › Sarah went on holiday. On the first day, her handbag was stolen. On the fourth day, she broke her tooth and had to go to the dentist. These are two separate events, so she would pay a \$100 excess for each event.



- › Gianni went on holiday. On the last day of his trip, he fractured his arm and had to go to the hospital, and had to reschedule his flight home. When he claimed for his hospital bill and changing his travel, they resulted from the same event, so he would pay just one \$100 excess.



5 What is and isn't covered

In this section, you'll find the specific details of what is and isn't covered for all the benefits under your policy.

Remember that if something happens and you can't find that situation included in the 'What you are covered for' parts of any policy section, then that situation is not covered by your policy. Exclusions may apply whether they are the direct or indirect cause of your loss.

There are also general exclusions which apply to all benefits listed in this section. Make sure you read section 6, 'What you're not covered for under any part of your policy'.

For details of maximum cover amounts, see section 3 'A quick guide to your cover'.

<i>Benefit</i>	<i>P</i>
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Have any questions?

Contact us on **0800 881 675** or **contactus.nz@cigna.com** if you're unsure about any part of this policy after reading through it. We're here to help, so you can relax and enjoy your trip.

5.1 Changes to your trip

This section explains the cover you have for changes to your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

Cancellation and changes before you start your trip

You're covered for non-refundable travel and accommodation deposits or payments if you have to cancel or change your travel arrangements as a direct result of:

- your unexpected death
- the unexpected death of your travelling companion or an immediate family member in New Zealand
- the unexpected death of an immediate family member, aged 80 years or younger, outside of New Zealand when the main purpose of your trip was to visit that family member
- serious injury or illness to you or a travelling companion that means you or they are not medically fit to travel
- serious injury or illness to an immediate family member in New Zealand
- jury service that you have applied to be excused from, if you've had your application refused
- serious damage to your home in New Zealand because of fire, flood, or any natural disaster outside human control
- a strike or industrial action
- extreme weather, a major geographic event or a natural disaster
- a country or destination being reclassified as 'Do not travel' by MFAT after you bought this policy

- a country, destination or event being listed on the Cigna Travel Alerts website after you bought this policy.

Cancellation and changes during your trip

You're covered for the unused and non-refundable portion of your travel and accommodation costs that you've already paid for or for any additional travel and accommodation expenses if you have to make changes to your trip or return to New Zealand early in the situations listed below.

- Your unexpected death.
- The unexpected death of your travelling companion or an immediate family member in New Zealand.
- The unexpected death of an immediate family member, aged 80 years or younger, outside of New Zealand.
- Serious injury or illness of you or your travelling companion that means you or they are not medically fit to travel.
- Serious injury or illness of an immediate family member in New Zealand.
- Serious injury or illness of an immediate family member, aged 80 years or younger, outside of New Zealand.
- Serious damage to your home in New Zealand because of fire, flood, or any natural disaster outside human control.
- A strike or industrial action.
- Extreme weather, a major geographic event or a natural disaster.

Continued »

- A country or destination being reclassified as 'Do not travel' by MFAT after you bought this policy.
- A country, destination or event being listed on the Cigna Travel Alerts website after you bought this policy.
- Your passport being lost or stolen.

Travel disruption and missed departure during your trip

You're covered for extra travel expenses you have to pay to reach your planned destination if you miss a planned scheduled connection during your trip. Causes of disruption include:

- a failure of public transport
- major unexpected traffic delays
- an accident or breakdown of the vehicle you're travelling in
- a strike or industrial action
- extreme weather, a major geographic event or a natural disaster
- a country or destination being reclassified as 'Do not travel' by MFAT after you bought this policy
- a country, destination or event being listed on the Cigna Travel Alerts website after you bought this policy
- your passport being lost or stolen.

Travel delay during your trip

You're covered for extra accommodation, transport, and living expenses if your scheduled transport is delayed.

The delay must be unexpected and beyond your control, and last for more than 6 hours.

Travel agent fees for cancellation and changes

If we accept a claim for a cancellation or change to your trip, you're also covered for reasonable travel agent fees relating to that accepted claim.

What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're not covered for changes to your trip if any of the following applies directly or indirectly.

Failing to arrange and confirm bookings

You're not covered if you fail to confirm seats, bookings or reservations, including travelling on a stand-by ticket. You're also not covered if you don't arrange your return tickets within the period of travel stated in an open ticket.

Failing to be on time or carry necessary documents

You're not covered if you fail to check in or board at the correct time for scheduled transport services. You're also not covered if you fail to arrange, confirm and carry your visas, passports, tickets, or any other bookings you need.

Deciding not to travel, or cancelling all or part of a trip

You're not covered if you decide not to travel or if one of your travelling companions decides not to travel. If you cancel a trip for any reason not covered by this policy, and the destination is not listed as 'do not travel' on the SafeTravel website at the date of departure, you're not covered.

You're not covered if you cancel a trip where 25% or less of your itinerary's length is affected by a claimable event but the rest of the trip is still possible.

Continued »

Errors by other service providers and event payments

You're not covered for event or ticket payments for sporting events, concert, shows, ceremonies or receptions, including wedding festivities and cultural events.

You're not covered if a service provider makes an error, defaults, or for a service provider's financial collapse. You can seek to recover your losses from the provider.

Elective or cosmetic treatment

You're not covered for elective or cosmetic treatment or surgery, including any complications arising from the treatment or surgery.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.2 Baggage, personal items, and travel documents

This section explains the cover you have for loss or theft of, or damage to, baggage, personal items, and travel documents during your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.

We may choose to repair, replace or pay the depreciated value of items by crediting your nominated bank account.



What you're covered for

Baggage, personal items and travel documents

You're covered if your personal items or baggage are lost, stolen, or damaged during your trip.

We'll also reimburse you for reasonable expenses for replacing your passport and travel documents if they're lost, stolen, or damaged during your trip.

If possible, please try to keep damaged personal items so we can inspect them.

Specified items

If you have specified items in your policy, we'll pay up to the value agreed shown in your policy summary. We'll need proof of the value of any specified item in one of these forms:

- an original receipt
- a recent valuation
- documentation showing the item was specified on your home and contents insurance policy.

Business items

If you've bought a business extension to your policy, you're also covered for loss or theft of, or damage to:

- business equipment that belongs to your company
- business samples
- tools of your trade.

You must report all losses to the police

You must report all losses to the police or appropriate authorities within 24 hours or as soon as possible, and get a written report.

In each case, you'll need to prove that you were on your trip at the time of the loss, theft or damage, by providing suitable evidence. You'll need to give us proof of ownership and value for lost or stolen baggage and personal items as part of your claim.

How depreciation affects claim payments

Any claim payment for lost, stolen or damaged items will be based on the value of the item at the time of the loss and not on a 'new for old' or replacement cost basis.

If an item can be repaired, we'll pay you reasonable repair costs.

For items that are lost, stolen or damaged and can't be repaired, we'll pay the original purchase price less an allowance for depreciation.

The amount of depreciation will depend on:

- reasonable wear and tear
- advances in technology
- the age and expected lifespan of the item
- the second hand value of the specific make/model of the item in today's market.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're not covered for baggage, personal items, and travel documents if any of the following applies directly or indirectly.

We won't cover:

- you for fraudulent use of credit cards, bank cards, mobile phones or any data-based devices.
- you for warranties, postage or insurance premiums paid on personal items.
- goods that are intended for sale or trade or as trade samples (unless you've bought a business extension to your policy).
- your travelling companion's personal items.
- travel documents if they're sent by an untracked postal or courier service.

You're not covered for loss, theft or damage to your baggage, personal items or travel documents if they're:

- left unattended in a public place
- left in an unlocked vehicle
- left in an unlocked or unattended transport service such as taxis and ridesharing services
- left in unlocked premises
- sent as unaccompanied baggage.

Valuable items

Valuable items are not covered when they're:

- not carried on you when using a transport provider — unless the transport provider doesn't allow you to carry them on you.

- left in your accommodation where a safe is provided and you don't use it.

Electronic equipment

Electronic equipment is not covered for electrical or mechanical breakdown or loss of software or programmed data.

Laptops, personal computers, tablets, phones or cameras are not covered if packed in your checked luggage when using a transport provider — unless that's required by the transport provider.

Vehicles

We won't cover motor vehicles, scooters, mopeds, motorcycles, trailers, caravans, watercraft, aircraft, drones (or other aerial device) or the parts of any of these.

Other things that we won't cover under your policy

We won't cover household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, electronic equipment, binoculars, spectacles, contact lenses or hearing aids).

We won't cover loss due to depreciation of any of your belongings.

We won't cover damage from any of the following:

- moths or vermin
- any process of cleaning, dyeing, repairing, or restoring
- wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, action of light or manufacturing defects.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.3 Baggage delay

This section explains the cover you have if your baggage is delayed during your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

You're covered for reasonable costs to replace essential items of clothing and toiletries if your baggage is delayed by your airline or transport provider for more than 12 hours.

If your baggage becomes irretrievably lost, any amounts able to be claimed under this benefit will be deducted from your claim for baggage loss.

When making a claim, you need to give us:

- original receipts for expenses you had to pay
- a 'delayed baggage' report from the airline or transport provider.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'.

In addition to that, you're not covered for make-up, perfume, jewellery, electronic equipment, hair dryers or straighteners, or alcohol.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.4 Cash, travellers cheques, or bank cards

This section explains the cover you have if your cash, travellers cheques, or bank cards are lost or stolen. You must carry cash, travellers cheques, and bank cards with you when using transport providers. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

In each case, you'll need to prove that you were on your trip at the time of the loss by providing suitable evidence, such as tickets, receipts, or a record of your bank transaction. You'll need to give us proof of ownership and value for lost or stolen cash, travellers cheques, and bank cards as part of your claim.

You must report all losses to the police within 24 hours or as soon as possible, and get a written report.

You must immediately report any loss or theft of cash, travellers cheques, or bank cards while they are in the care of providers such as scheduled transport providers, hotels, or travel or tour operators. You need to lodge a claim with the provider and give us their written report so we can consider your claim.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're not covered for cash, travellers cheques, or bank cards if any of the following applies directly or indirectly.

We won't cover your travelling companion's cash, travellers cheques or bank cards.

You're not covered for loss of cash, travellers cheques or bank cards if they're:

- left unattended in a public place
- left in an unlocked vehicle
- left in an unlocked or unattended transport service such as taxis and ridesharing services
- left in unlocked premises
- sent as unaccompanied baggage
- not carried on you when you're using transport providers
- sent by an untracked postal or courier service.

You're not covered for:

- loss of bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind
- devaluation of currency
- an error in a foreign exchange transaction.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.5 Medical and dental treatment and expenses

This section explains the cover you have for medical and dental treatment and expenses. You're covered if you get injured or fall ill while on your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

If you need to see a doctor, or need to go to hospital or a medical clinic for non-emergency treatment, you must call First Assistance to get approval first. If you don't get approval or fail to follow the advice and instruction of First Assistance, this may affect your claim.

In a medical emergency when you're admitted to hospital, you or someone travelling with you must call First Assistance as soon as possible.

Medical treatment – during your trip

You're covered for medical expenses and reasonable additional accommodation and travel expenses if the expenses are a result of an injury or illness that you need immediate treatment for by a registered medical practitioner.

Any illness or injury you're claiming for must have happened during your trip or be a covered condition shown in your policy summary.

If you're hospitalised, we'll consider paying you reasonable additional accommodation and travel expenses for a travelling companion or immediate family member to remain with you, or travel from New Zealand to be with you. You must contact us first to get approval before they travel.

If you have to remain overseas beyond your original return date because of an illness or injury covered under this section of the policy, we'll extend your policy cover until you're medically fit to travel.

Returning to New Zealand for further treatment – during your trip

We may return you to New Zealand (or to another country) for further treatment if you're medically fit to travel. If you decide not to return to New Zealand and continue your trip against medical advice, we may not be able to cover you for the rest of your trip.

Cash allowance while in hospital – during your trip

You're covered if you're hospitalised for more than 24 hours during your trip, because of medical treatment covered under the policy.

Emergency dental treatment – during your trip

You're covered for emergency dental treatment during your trip to:

- get relief from sudden and acute pain
- get immediate treatment for your teeth because of an injury that happens during your trip.

Continued »



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

Follow-up treatment in New Zealand – after your trip

You're covered for follow-up treatment in New Zealand if, during the 3 months after you return from your trip, you need ongoing medical treatment for an illness or injury that's covered under your policy.

Burial expenses and return of your body to New Zealand

You're covered if while on your trip you die because of a sudden and unexpected event. We'll arrange and pay for the reasonable cost of one of the following:

- cremation or burial of your body in the area where the death occurred
- returning your remains to New Zealand, including the cost of embalming or cremation.

We'll also pay for a scheduled return economy flight for an immediate family member to accompany your remains back to New Zealand.

What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're not covered for medical and dental treatment and expenses if any of the following applies directly or indirectly.

We won't pay any claim that's directly or indirectly caused or contributed to by any pre-existing health condition that's not listed in the policy summary as a covered condition.

We won't pay any costs that are covered under a health agreement between the New Zealand Government and the country where you've been treated.

You're not covered if you don't get recommended vaccines, inoculations, or other medications before your trip.

You're not covered for private hospital treatment, including private hospital rooms, where public hospital treatment is available. Where admission is outside your control, we'll consider paying costs for private hospital treatment until public hospital treatment can be arranged.

We won't cover you for expenses or costs charged at above market rates for the goods or services provided – we'll only cover normal market rates.

You're not covered for dental expenses that you'd pay for in New Zealand, including routine dental treatment or where the claim results from normal wear and tear.

You're not covered for cosmetic dentistry.

You're not covered for elective or cosmetic treatment or surgery, including any complications arising from the treatment or surgery.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.6 Costs associated with rental vehicles

This section explains your cover for costs associated with rental vehicles during your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

Rental vehicle excess waiver

You're covered if the rental vehicle you hired is stolen or damaged during your trip. We'll repay you for any excess you have to pay to the rental vehicle company that is not refundable.

Cost to return rental vehicle

You're covered for reasonable expenses to return a rental vehicle you hired if:

- the vehicle is damaged and can't be driven
- you're unable to drive because of an illness or injury
- you die.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're also not covered for costs associated with rental vehicles if any of the following applies directly or indirectly.

You're not covered if:

- you break any driving rules of the country you're in
- the rental company is unlicensed
- you break any terms of the rental agreement
- you didn't take up the rental company's insurance cover for the whole of the rental period
- someone other than the drivers named on the rental agreement drives the vehicle.

When using the rental vehicle, you're also not covered for any damages, compensation or legal expenses you become liable for from:

- injuring or causing the death of another person
- damaging property.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.7 Personal liability

This section explains your cover for personal liability during your trip. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

Legal liability – during your trip

You're covered for legal liability for damages, compensation, or legal expenses if you accidentally cause:

- accidental death or injury of any person
- loss of or damage to property.

Legal expenses for false arrest – during your trip

You're covered for reasonable legal expenses if you're wrongfully detained or arrested by a legally recognised foreign government.



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're also not covered for personal liability if any of the following applies.

You're not covered if you admit fault or liability to anyone without our agreement in writing. Legal liability needs to be established in a New Zealand court or in a court in the country where the event occurred.

You're not covered for legal liability directly or indirectly to do with:

- owning or using a vehicle, aircraft, or watercraft
- owning, holding in trust, or having control of land or buildings
- using a firearm outside a controlled environment
- working or conducting business or a profession
- being liable as an employer
- having contractual liability because you employ any member of your immediate family
- owing legal costs from criminal proceedings
- you, an immediate family member or travelling companion acting maliciously or unlawfully
- you, an immediate family member or travelling companion owning or looking after an animal that causes damage
- being liable for damage, compensation, or legal expenses caused by using a rental vehicle, including injury or death of another person or property damage.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.8 Accidental death

This section explains your cover for accidental death. You're covered for up to the amount shown in section 3 'A quick guide to your cover'.



What you're covered for

Accidental death – during your trip

You're covered for your accidental death caused by an injury during your trip. Your accidental death must be within 12 months of the injury happening.

Your estate will need to give us medical reports or certificates to prove that your accidental death was caused directly because of an injury during your trip.

Legal expenses related to your accidental death

You're covered for legal expenses your estate has to pay when seeking compensation following your accidental death. We will only pay these expenses with our written consent. We also decide who is appointed as your legal representative and how the proceedings will be conducted.

If your estate makes a claim under this clause, we have the first right of reimbursement for amounts paid by us against any money paid or payable to your estate.

We'll only pay claims for legal expenses if your death is covered under accidental death cover (see above).



What you're not covered for

You're not covered for any of the things listed in section 6 'What's not covered under any part of your policy'. In addition to that, you're also not covered for accidental death if any of the following applies.

You're not covered for:

- death from an illness or natural causes
- death that occurs 12 months or more after your injury that happened while on your trip that this policy was covering.

You're not covered for legal expenses if you have no reasonable prospect of getting compensation.



Remember...

Also check section 6 'What's not covered under any part of your policy' on pages 26-28.

5.9 Sports and activities

This section explains what sports and activities are and aren't covered under this policy. The purpose of this list is to capture the most common sports and activities people do during a trip. It's not an exhaustive list. If you're unsure whether a sport or activity is covered, please contact us on 0800 881 675 to check.

These sports and activities are covered under this policy

But they won't be covered if they're:

- an organised team sport (i.e. tournament, sports club related)
- professional/semi-professional sports or events that you're paid to do
- a competition you're participating in, unless we've agreed to cover you.



A-M	S-W
› Aerobics	› Sailing (within 12 nautical miles of the mainland)
› Badminton	› Scuba diving (as a certified diver down to a maximum of 30m)
› Baseball	› Skiing/Snowboarding (on piste)
› Basketball	› Snorkelling
› Boogie boarding	› Softball
› Bowls	› Squash
› Cricket	› Surfing
› Croquet	› Swimming
› Curling	› Table tennis
› Cycling (no racing)	› Tennis
› Hiking/Trekking/Tramping (under 4000m)	› Ten pin bowling
› Fishing	› Volleyball
› Golf	› Walking
› Ice skating	› Water polo
› Jogging	
› Marathon running	
› Mountain biking (on recognised routes)	

Continued »

These sports and activities are covered under this policy if they're professionally organised and supervised by a licensed provider and you wear the appropriate safety equipment provided and take safety precautions.

But they won't be covered if they're:

- an organised team sport (i.e. tournament, sports club related)
- professional/semi-professional sports or events that you're paid to do
- a competition you're participating in, unless we've agreed to cover you.



A-I	J-Z
› Abseiling	› Jet skiing
› Archery	› Paint balling
› Banana boating	› Parascending over water
› Black water rafting	› Pony trekking
› Bungee jumping	› River tubing (no white water)
› Camel/Elephant riding	› Safari (if organised and with a professional guide, and in a vehicle)
› Canoeing/Kayaking (no white water rafting)	› Scuba diving (non-certified, to a maximum depth of 18m under supervision)
› Clay pigeon shooting	› Shooting (not big game)
› Fencing	› Sleigh riding (as a passenger)
› Flotilla sailing (with professional leader)	› Swimming with dolphins
› Go Karting	› Trampolining
› Gymnastics	› Water skiing (no jumping)
› Hiking/Trekking/Tramping (between 4000m - 6000m)	› White water rafting
› Horse riding (no jumping)	› Zip lining/Zip wiring
› Hot air ballooning	› Zorbing
› Indoor rock climbing (with belays)	

Continued »



These sports and activities are never covered under this policy

B-M	O-W
› Base jumping	› Organised team sports (i.e. tournament, sports club related)
› Big game hunting	› Parachuting
› BMX stunt riding	› Paragliding
› Bouldering	› Parascending (over land)
› Boxing	› Participation in competitions unless otherwise agreed by us
› Canyoning	› Polo
› Caving/Pot holing	› Professional/Semi-professional sports or event
› Coasteering	› Quad Biking
› Cycle racing	› Rock Climbing
› Flying (except as a fare-paying passenger - see also general exclusions)	› Sailing (more than 12 nautical miles from the mainland)
› Free/High diving	› Scuba diving (below 30m)
› Gliding	› Shark diving
› Hang gliding	› Skiing/Snowboarding (off piste)
› Hiking/Trekking/Tramping (over 6000m)	› Skydiving
› Horse jumping	› Tombstoning
› Hunting	› Track days involving motor vehicles including motorcycles
› Judo/Karate/Martial arts	› Water ski jumping
› Kite Surfing	› Weightlifting
› Lacrosse	› Wrestling
› Microlighting	
› Mountaineering	

6 What's not covered under any part of your policy

In this section we outline things that we don't cover under any part of your policy. We won't pay any claim that is directly or indirectly caused by any of the things listed in this section.

Please read this section carefully — we want you to know what's not covered so you don't get caught out with unexpected costs from your trip.

For us to consider any claim, you must have followed reasonable instructions and advice from us, First Assistance, or any of our other authorised agents.

› Your pre-existing health conditions

We won't cover any pre-existing health conditions unless they're listed in the policy summary as covered conditions.

We won't cover any symptoms that you were under investigation or referral for, or were waiting for tests or tests results for before the start of your trip.

We won't cover conditions that you were on a waiting list for or scheduled to have a medical procedure for (including day or overnight surgery) before the start of your trip.

› Pre-existing health conditions of travelling companions

We won't cover any medical conditions or symptoms for travelling companions that could affect your travel plans, and that you knew about before buying your policy.

› Pre-existing health conditions of immediate family

We won't cover any medical conditions or symptoms for your immediate family that could affect your travel plans, and that you knew about before buying your policy.

› Travelling against medical advice

You're not covered if you travel against medical advice.

You're not covered if you refuse to return to New Zealand after the date when our medical advisor considers you could have safely been evacuated to New Zealand at our cost.

› Travel despite advisory risk warnings

You're not covered if you travel to places classified before the start date of your trip as 'Do not travel' by the Ministry of Foreign Affairs and Trade (MFAT). Check the list published on safetravel.govt.nz before you go.

You should also check the Travel Alerts we provide (cigna.co.nz/travel-alerts) as they can restrict or limit your cover under this policy.

Please also see 'Events related to government directives, war and so on' on page 27 and 'Reckless or criminal behaviour' on page 28 of this policy wording.

› Human pandemic illness

You're not covered if you catch a human pandemic illness, or if the threat or presence of a human pandemic illness affects your travel.

› Pregnancy

We won't pay any claim relating to pregnancy. However, if your pregnancy was without complications before you bought your policy, we'll cover medical complications as a result of illness or emergency medical treatment up to and including week 26 of your pregnancy.

› Costs recoverable from other providers

You're not covered for any costs that you could recover from:

- a transport provider
- an accommodation provider
- another insurance policy
- a credit card company or bank

- the Accident Compensation Corporation of New Zealand (ACC)
- any other supplier or person.

You're also not covered for any losses or costs that you could recover through credits, vouchers, or other offers in place of cash refunds — offers that allow you to use the goods or services you've paid for at a later date. It is your responsibility to seek any recovery available to eliminate or lessen any loss.

› Cost inflation

You're not covered for more than the original cost you paid for any goods or service if they subsequently increase in price unless we have agreed to this.

› Alcohol and drugs

You're not covered for claims occurring as a direct result of being under the influence of alcohol or drugs taken by you, a member of your immediate family or one of your travelling companions (unless prescribed and taken as directed by a registered medical practitioner).

› Self-inflicted injury

You're not covered for any claims relating to intentional self-inflicted illness or injury, suicide, or attempted suicide.

› Breakdown of relationships or divorce

You're not covered for claims relating to a relationship breaking up or for divorce for yourself or a family member.

› Travel if you're not a fare-paying passenger

You're only covered for travel if you're a fare-paying passenger on a scheduled transport service. You're covered for trips on charter vessels with crew, when operating within coastal waters. You're also covered for sightseeing air tours from one location returning to that location.

You're not covered for any claims relating to your activity as a crew member on both aircraft and watercraft.

You're not covered for any claims relating to your control of a device that leaves the ground (such as a drone or hot air balloon).

› When doing business

You can buy a business extension to the policy. If you don't have the business extension, you're not covered for any work or business-related activity. This includes hazardous work, manual work, or attending a conference, trade fair, business training course, or business meeting.

Even with a business extension, you're not covered for missionary work, volunteer work, work experience, hazardous work, or manual work.

› Events related to government directives, war, and so on

You're not covered if you travel to countries or destinations where events have happened before you start your trip that might reasonably be expected to cause you to make a claim. Such events might include:

- a natural disaster
- a weather event
- a strike
- a disease or pandemic.

You're also not covered for events related to any of the following actions of any government or official authority:

- directives, restrictions, prohibitions, quarantines, detentions, border closures, or seizures
- anything they do which makes travel to your destination(s) impossible or unreasonably risky or which causes you or any other party to cancel or alter your trip.

You're not covered for riot or civil commotion unless you'd already left New Zealand before it began. You must also take reasonable steps as soon as you can to avoid these or related risks.

You're not covered for travel to any country engaged in war or any act of war, invasion, act of foreign enemy, hostilities, strike, riot, civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power, unless you'd already arrived in that country before it began.

You're not covered for acts of foreseeable violence, or military operations.

You're not covered for death, injury or illness caused by exposure to nuclear weapons materials or ionising radiation, or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel. For this exclusion, combustion means any process of nuclear fusion or fission that's self-sustaining.

› **Loss of use or enjoyment or consequential loss**

You're not covered for any loss of use or of enjoyment, or for any consequential loss relating to a claim under your policy. A consequential loss is one that follows on from a claimable event and for which there is no specific benefit in this policy.

› **Reckless or criminal behaviour**

You're not covered if you take part in certain sports and activities during your trip — see the list of what sports and activities are covered and are not covered in section 5.9 'Sports and activities'.

We won't cover you if you intentionally or recklessly put yourself in a situation or take part in an activity that puts your personal safety or the safety of your belongings at risk. The exception is if you're trying to save someone's life.

Example of reckless behaviour

- › *Jessie travelled to South Africa with her partner to do a safari adventure. As part of the professionally organised safari, the tour group camped in an unfenced area right next to a river. One evening while Jessie was sleeping, a crocodile entered her tent and attacked her, badly injuring her leg. Jessie put her own personal safety at risk by camping in an open area right next to a river that is home to dangerous animals. As a result, she wouldn't be covered for the injuries to her leg.*

You're not covered if you're riding as the driver or passenger on a scooter, moped or motorcycle with an engine capacity of more than 200cc.

If you're riding on a scooter, moped or motorcycle with an engine capacity of 200cc or less, you're only covered if:

- you're wearing the appropriate safety wear including a helmet
- you hold the required licence applicable for the country you're in if you're the driver of the vehicle
- you hold the applicable New Zealand driver licence if you're the driver of the vehicle.

We won't cover you if you're hitch-hiking.

We won't cover you if you commit an illegal or criminal act.

› **When we won't cover travel costs**

We won't cover loss of points from any loyalty programme if you have to cancel or change a trip that you paid for partly or fully with loyalty points.

We won't cover the cost of a one-way fare to New Zealand if you have to return to New Zealand and you didn't hold a return ticket or cancelled your return ticket.

› **Other factors influencing claims that we won't cover**

We won't cover any claim where you haven't followed our reasonable instructions or instructions from our authorised agents.

We won't cover events where you have not attempted to reduce or lessen your loss by seeking recovery from others.

We won't cover events related to animals that belong to you or any related party.

We won't cover people invited to your accommodation or you visiting the accommodation of people you don't know.

You're not covered for services provided by a family member, such as accommodation or health care.

7 Definitions for terms used in this policy

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

Accidental death means death that results solely and directly from an accident with no other contributing causes such as an existing medical condition.

An accident is a single, sudden, unintended, external event causing injury. The injury must occur independently of any illness, disease, naturally occurring condition or degenerative process.

Baggage means your luggage and personal effects, and documents (including travel tickets, passports, drivers licences, and similar personal, non-negotiable documents and travel documents).

If you've bought a business extension to your policy, samples that are the property of your company, business samples, and tools of your trade are also covered as baggage.

Child or **children** means your child, children (including legally adopted or fostered children) or grandchildren. They must be travelling with an insured adult on the trip, are not in full-time employment and are under the age of 21.

Covered condition means:

- an illness or injury shown on your policy summary that you tell us about when you buy your policy.
- an illness or injury that first occurs after you arrange your policy but before the start date of your trip that you've told us about. We confirm in writing that it's covered and, if needed, you pay an additional premium.

Depreciation means the original value minus a reasonable rate that we decide based on the age of the item.

Excess means the amount of any claim you're responsible for. We deduct this from any claim payment.

Financial collapse involves any service provider that you are relying on for your trip that:

- is not able to pay its debts as they fall due for payment in the ordinary course of business
- stops normal business operations
- has not paid another service provider whose services you're relying on
- is placed in administration, receivership, or liquidation
- is under statutory management.

Hazardous work means work in high-risk locations or involving dangerous activities.

Hazardous work includes:

- working underground or underwater (includes mining and scuba diving)
- working at sea (includes work on fishing vessels and oil rigs)
- working at altitude (includes piloting or crewing aircraft)
- working at heights (includes construction above ground level, roofing and window cleaning)
- work involving the use of toxic substances or explosives.

Human pandemic illness means an illness that has a pandemic alert, advisory guideline, notification, declaration or other similar publication issued by the New Zealand Government or the World Health Organization.

Illness means any sickness or disease that starts during your cover period as it appears in your policy summary.

Immediate family means your spouse (see definition below), fiancé, fiancée, parent, sibling, child, stepchild, foster child, grandparent, grandchild, parent-in-law, brother or sister-in-law, son-in-law, and daughter-in-law.

Injury means an injury caused solely and directly by accidental, visible and external means, that happens during your cover period.

Known event means an event, risk, or occurrence which may affect your trip and has been mentioned by a trusted media source or in a travel advisory published on the Cigna or SafeTravel websites.

Known event date means the earliest of the following dates:

- the date we declare a known event on our Travel advisories webpage
- the date when a known event is first reported by a trusted media source
- the date when a known event is listed as 'do not travel' on the SafeTravel website.

If you buy your policy or travel after a known event date, you won't have any cover under this policy for losses related to the known event.

Medical expenses means reasonable and necessary expenses that you incur overseas for hospital, medical, surgical, nursing home or other attention or treatment given or prescribed by a registered medical practitioner, excluding dental treatment (except as provided under 'Emergency dental treatment').

For this definition, 'reasonable and necessary expenses' are the expenses you incur for a standard level of hospital, medical, surgical, nursing home or other attention or treatment given in the country you are in. We will decide whether expenses are reasonable and necessary based on all relevant information.

Negotiable instruments are documents guaranteeing the payment of a specific amount of money, either on demand, or at a set time, with the payer usually named on the document.

Passport being stolen means your passport has been taken from you, dishonestly and without justification, to permanently deprive you of it.

Piste means a marked trail or slope prepared for the purpose of skiing or snowboarding within the boundary of the ski field or ski resort.

Policy means the terms and conditions applying to this insurance, as described in this document – the policy wording – and the policy summary (see below). The policy also includes your application details.

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

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

Pre-existing health condition means any illness, injury or medical condition during the two years before the cover start date, whether diagnosed or not, that:

- you have been or are being treated for or sought any medical advice for
- you were or are aware you had
- you have or had signs or symptoms for
- a reasonable person would have sought medical advice or treatment for.

Public place means any area that the public has access to including foyers and grounds of your accommodation, pools, restaurants, bars, night clubs, shops, markets, public toilets, beaches, airports, railway stations, bus terminals, taxi stands, and wharves.

Rental vehicle means a sedan, hatchback, station wagon, four-wheel drive, mini bus, people mover or motor home designed to carry no more than 8 people including the driver, or a moped or motorcycle with a maximum engine capacity of 200cc, rented by you from a licensed rental vehicle company.

Scheduled transport means air, rail, sea, or road transport operated by an established and licensed passenger-carrying service operator, tour operator or public transport service, in each case providing regular, scheduled transport for fare-paying passengers.

Specified item means items you have specified on your policy summary such as laptops, cameras, watches, jewellery and other valuable items. The specified value of each item includes all accessories (for example, battery chargers, cables, camera lenses, and so on).

Spouse means the person:

- that you're legally married to, or are in a civil union with
- that you live with in a relationship equivalent to marriage (whether of the same or another gender). You must have continuously lived with them for at least 3 months before the start date of your trip.

Travelling companion means each person not named on your policy summary, that you're travelling with, whose situation affects your travel and who your travel depends on.

Trip means your time away from New Zealand. This period starts when you leave your home in New Zealand and ends when you arrive back in New Zealand.

Unattended means:

- not carried on you or under your control at the time of the loss, theft, or damage
- left in a place where it can be taken without your knowledge (including on the beach or beside the pool while you swim)
- left in a place where you're unable to prevent it from being unlawfully taken.

War means any war, whether declared or not, or any warlike activities including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial or religious ends.

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 450,000 New Zealanders with our insurance policies. We are 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're 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.

We may use your details to:

- give you quotes
- give you information about our products, services and promotions that may interest you
- set up and administer any policy you wish to take out.

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

This privacy policy applies to all insured travellers and the premium payer.

› We welcome the opportunity to resolve disputes

If you have a complaint, please contact us on the details in section 10. We'll start our internal process for resolving complaints.

We're a member of the Insurance and Financial Services Ombudsman Scheme (IFSO Scheme), which is a free, independent service that can help settle any dispute you're unable to resolve with us. They'll 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

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

10 Contact us

First Assistance +64 9 347 1115 for help during your trip or in an emergency, they're available 24 hours, 7 days a week

By phone 0800 881 675 or +64 4 931 9772 if you're overseas

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



As part of our commitment to you, this document meets the WriteMark Plain Language Standard. The WriteMark is a quality mark awarded to documents that achieve a high standard of plain language.

