

# HOW CIGNA HANDLE YOUR LIFE INSURANCE CLAIM



We promise to make the life insurance claims process as simple and stress-free as possible for our customers.

In order to live up to this promise, we have developed four central values that guide the way we handle every customer and their claim:



## Efficiency

All Cigna insurance claim handlers are trained to deal with your claim professionally and effectively. We take responsibility for gathering the information we require from you in order to ensure your claim can be evaluated accurately and in a timely fashion.



## Speed

We will pay all our claims according to the provision of the policy without unnecessary documentation or delay. Once you submit your insurance claim form, Cigna guarantees that we will assess your claim within five working days of receipt. At this point, we will let you know if we need any additional information. We will keep you updated as we process the claim.



## Courtesy

Whether on the phone or in writing, all of our communication with you will be polite and respectful. We are here to help and to listen.



## Fairness

We approach every single claim with an open mind and treat all customers impartially. We will decline invalid claims promptly and respectfully and will resist invalid or fraudulent claims.

## MORE INFORMATION

To make a claim or find out more information, call us free on **0800 244 623**, or email **claims.nz@cigna.com**.

If you need help with your application, our team of underwriters are available between 8:30 and 5pm, Monday to Friday to help and guide you through the application process.

CALL US FREE:  
**0800 244 623**

FAX FREE:  
**0800 863 379**

EMAIL US:  
**claims.nz@cigna.com**

