



ACCIDENTAL DEATH

Policy Wording

Together, all the way.



Accidental Death Policy Wording

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ACCIDENTAL DEATH COVER



0800 900 047



www.cigna.co.nz



contactus.nz@cigna.com



Your Policy – important

This booklet contains the terms and conditions that apply to your **Accidental Death Policy**.

Together with your original application and the Policy Summary, it forms the basis of the contract between you (as the Policy Owner) and the insurer, Cigna Life Insurance New Zealand Limited (Cigna).

Please make sure that the Policy meets your requirements and if you have any questions or want further information do not hesitate to contact Cigna directly.

If you decide that you do not wish to continue with the Policy you must call Cigna within 30 days of receiving it. Any premiums that you have paid will be refunded and Cigna will confirm in writing to you that the Policy has been cancelled.

If you cancel outside this 30 day period there will be no refund of premiums.

1. About the Policy

This Policy is designed to pay the sum insured to the Policy Owner upon the Accidental Death of the Life Insured.

The Policy is underwritten by Cigna who will be responsible for all claims and other matters relating to this Policy. Cigna's contact details are on the back page of this booklet.

All correspondence will be sent to the most recent address that Cigna holds on record for the Policy Owner. If you change your address, it is your responsibility to notify Cigna.

Meanings of important and frequently used words and terms are set out under Section 2.

2. Definitions

The following words and terms appear in the Policy Summary and/or in the Policy Wording. They are defined as:

Accidental Death means death which occurs solely, directly and independently of any other cause from an injury resulting from an accident caused by violent, unexpected, external and visible means. The injury must occur while this Policy is current and the death must occur within 365 days of the injury.

Anniversary Date means the date 12 months after the Cover Start Date and the same date every year after that.

Cover Start Date is shown on the Policy Summary and means the date that the cover began.

Life Insured means the person(s) named on the Policy Summary.

Policy means the terms and conditions applying to this insurance, as described in the Policy Wording and the Policy Summary.

Policy Owner means the person(s) initially named on the Policy Summary or the Assignee(s) named on the Change of Policy Ownership form if the policy is transferred.

Premium Start Date is shown on the Policy Summary and means the date that the first premium is due.

Premium Stop Date is shown on the Policy Summary and means the date that the last premium is due.

Terrorism means the use or threatened use of force or violence against any person or property, or the commission of an act dangerous to human life or property, or the commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organisation, government, power, authority or military force, when the intent is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy.

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

3. What you are insured for

Cigna's Insurance Promise

Provided the terms and conditions are met and the premiums are up to date, Cigna promises to pay the Policy Owner the benefit(s) set out in the Policy Summary if:

- the Life Insured dies as a result of Accidental Death; or
- the Life Insured is directly and unavoidably exposed to violent and severe weather conditions which result in their death; or
- the Life Insured's body is still missing 12 months after the officially reported disappearance, sinking, or wrecking of their transport then Cigna will consider the Life Insured to have died as a result of Accidental Death.

The Policy Owner agrees to refund the Accidental Death benefit if it is later found that the Life Insured did not die as a result of an accident.

4. Other terms and conditions

Indexation

To help keep the cover up to date with inflation, Cigna may offer the Policy Owner a yearly increase of 10% on each Anniversary Date.

The Policy Owner does not have to accept an increase but no further increases will be offered if:

- three offers have been declined; or
- an offer to increase will lead to the sum insured exceeding \$1,000,000; or
- Cigna has been notified of a possible claim under this Policy.

Premiums

The premium payable is shown on the Policy Summary and the Policy Owner can apply at any time to change the method and frequency of the premium payments.

If the Policy is adjusted for indexation, Cigna will advise the Policy Owner of the new premium for the coming year.

Cigna may change the premiums payable. Cigna will provide notification in writing to the Policy Owner(s) at least 30 days before any change takes effect. This notice will be sent to the most recent contact details Cigna has on record for the Policy Owner(s).

Policy changes

Cigna can change the insured events and exclusions of this Policy if it is reasonably necessary to protect our legitimate business interests. For example (but not limited to):

- if changes in the law or its interpretation occur after the Cover Start Date and we reasonably believe that those changes will affect our tax liability, or how the Policy works, or the amount of benefit payable
- if claims experience across all Cigna Accidental Death insurance policies becomes significantly adverse.

In such case Cigna can change the provisions of the Policy or benefits in whatever way we reasonably decide is necessary to protect our legitimate business interests. You will be given at least thirty days written notice in advance of any such change.

Limitation of cover

If a claim is accepted by Cigna under this Policy and the Life Insured also has cover under another Cigna policy with similar Accidental Death benefits, then the benefit payable under this Policy will be limited so that the combined benefits payable from all policies does not exceed \$1,000,000. Where the Accidental Death benefit under this Policy is limited in this manner, any excess premiums paid under this Policy will be refunded.

When the Policy stops

The Policy will stop 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;
- the Policy Owner requests that Cigna cancels this Policy;
- the Life Insured dies;
- the Policy Anniversary following the Life Insured's 71st birthday is reached.

If this Policy covers two persons and cover for one Life Insured stops as a result of reaching the maximum age or death, cover for the remaining Life Insured will continue.

Disputes

If you have a complaint, in the first instance you should contact Cigna to discuss it. Refer to the contacts section for the details. This will initiate Cigna's internal complaints resolution process.

Cigna is a member of the Insurance and Savings Ombudsman scheme which is a free, independent service which can help settle any unresolved disputes you may have.

Any dispute or action relating to this Policy will be determined in accordance with New Zealand law.

Policy value

This Policy does not have any surrender or cash value.

There will be no refund of premiums unless you advise Cigna within 30 days of receiving the Policy that you wish to cancel it.

Policy ownership

The Policy Owner can assign this policy by completing a Change of Policy Ownership form. Assignments must be registered with Cigna to be valid.

5. Policy exclusions

Cigna will not pay a benefit under this Policy if the Life Insured's Accidental Death is directly or indirectly caused or contributed to by:

- any illness, disease, naturally occurring condition, or degenerative condition; or
- any injury existing or diagnosed before the Cover Start Date; or
- intentional self-injury or attempted self-injury, suicide or attempted suicide whether sane or insane; or
- any illegal or criminal act committed by the Life Insured; or
- the taking of drugs by the Life Insured (unless prescribed and taken as directed by a registered medical practitioner); or
- alcohol consumed by the Life Insured (whether or not the blood alcohol level exceeds any legal maximum that applies when driving a motor vehicle); or
- the Life Insured driving a motor vehicle with a blood alcohol level in excess of the legal limit; or
- engaging in aerial activities other than as a fare paying passenger in an aircraft licensed to carry passengers on a recognised and regular airline; or

- engaging in mountaineering, rock climbing, scuba diving, parachuting, sky-diving, bungy jumping, or hang gliding; or
- racing or performing stunts involving any motor propelled conveyance or participating in a professional sport for which the Life Insured is being paid; or
- serving in any armed force, including any police force of a country; or
- War or any act of War, invasion, Terrorism or any acts of Terrorism, act of foreign enemy hostilities (whether War is declared or not), strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power; or
- any condition which is, or results from, or is a complication of infection with Human Immunodeficiency Virus (HIV), or any variant including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).

6. How to make a claim

If the Policy Owner needs to make a claim against this Policy, they should contact Cigna as soon as possible to request a claim form. The claim form will be sent out within 24 hours of the request.

The claimant must complete the claim form and return it to Cigna together with any supporting documents that Cigna may reasonably require.

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 Cigna); and
- paid for by the Policy Owner.

Cigna's medical advisers must agree that the Life Insured's death meets the definition of Accidental Death and that the death was not directly or indirectly caused or contributed to by any of the exclusions listed under the Policy Exclusions section.

7. If you need to register a complaint

If you have a complaint we are happy to discuss it. Please contact us in the first instance, our Customer Service team will do their best to resolve your issue straight away. If they can't sort out the issue, our dedicated Customer Resolution Consultant will personally take on your case.

We are members of the Insurance and Financial Services Ombudsman (IFSO) scheme, a free, independent service which can help settle any dispute you are unable to resolve with us.

Any dispute or action relating to this Policy will be determined in accordance with New Zealand law.

IFSO contact details

Post **P O Box 10 845, Wellington 6143**

Phone **0800 888 202**

Email **info@ifso.nz**

Website **www.ifso.nz**

8. About Cigna

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

We've been operating in New Zealand for nearly a century, and protect over 500,000 New Zealanders with our insurance policies.

Cigna New Zealand is 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.

We are 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.

Privacy

Any details you provide will be held securely by Cigna for the purpose of providing you with quotations and information about Cigna products and services. Your details will never be disclosed to third parties, except for purposes of setting up and administering any policy you wish to take out. From time to time, Cigna may contact you with information about products and services, which it feels may be of interest to you. Under the Privacy Act 1993 you have the right of access to and correction of personal information provided by you.

If you would prefer not to be contacted about these products **please call us on 0800 900 047.**

9. Cigna's Financial Strength

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

Contact us

By phone **0800 900 047**

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

complaintsandquality.nz@cigna.com to register 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 9152**



Together, all the way.