Life must go on, even when you can’t work.
Income protection helps keep your family on track.

We love to be able to go home after a good day’s work and enjoy the life that our income pays for. But...what if you got a serious illness or injury and you couldn’t work? Who’s going to pay the mortgage, the food bills, for the kids’ clothes? Who’s going to fill the car with fuel?

Most Kiwis think they’ve got insurance sussed. But they forget about protecting their biggest asset – their ability to earn. The fact is one in three of us will suffer an illness or injury during our working lives that will take us out of the workplace for three months or more*. Ask yourself, if it happened to you would your family struggle to keep up the lifestyle you enjoy now?

Now is a very good time to talk to Cigna about Income Protection, because at the end of the day you deserve to go home and relax.

* Dominion Post - Tuesday, March 28th 2006. Pg C2.
It will pay up to $10,000 a month.
You can get up to 75% of your usual earnings paid out monthly – from $1,000 up to $10,000. For some special risk occupations, there is a maximum monthly payout of $3,000.

Protect yourself for as little as $7 a week.
Basic cover starts from $7 a week, but you have plenty of flexibility to choose the premium that suits you, depending on:

- your benefit amount
- how long you want to receive it (6, 12 or 24 months)
- the period you’re happy to wait before the benefit kicks in after your illness or injury (30 or 90 days)

Other factors that come into play are age, gender, whether or not you smoke and your occupation.

How much will you need?
As well as the everyday expenses like food and power, clothes and transport you’ll need to think about the big ones that crop up like car repairs, home maintenance and family holidays. Every year we’ll give you the option to increase your cover to keep up with the cost of living. We also suggest that you talk to your tax adviser regarding the tax status of the policy premiums and benefits as they relate to you.

Who can get Income Protection?
If you’re between 18 and 59, are living and working in New Zealand for a minimum of 25 hours a week, give us a call.

There’s no risk
If you take out Income Protection from Cigna and decide it’s not for you, let us know within 30 days and we’ll refund your premiums, no questions asked. Try it out and see how good it feels to have your greatest asset covered! If you’re made redundant your premiums can be waived for up to six months to help out. Likewise we’ll waive them while you’re on a disability claim.

$100 Healthy Living Bonus
As long as your premiums are up to date you’ll get a handy $100 Healthy Living bonus after one year if you haven’t made any claims.

What if you get other income when ill or injured?
If you get income from work, ACC or another disability insurance, it would be offset against your Income Protection payments.

Sort it out in as little as five minutes
We believe Income Protection is so important, we’ve made it as simple as possible – to understand, to afford and to organise. In fact, you can arrange it online or over the phone in as little as 5 minutes*.

To apply, call us now on 0800 888 420 or go to www.cigna.co.nz/income*