



FREE LIFE INSURANCE

Policy Wording

Together, all the way.



Free Life Insurance Policy Wording

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FREE LIFE INSURANCE



0800 900 047



www.cigna.co.nz



contactus.nz@cigna.com



1. Introducing your Policy

This free life insurance policy pays your estate your Cover Level on your death providing the terms and conditions of the Policy are met.

This Policy is underwritten by Cigna Life Insurance New Zealand Limited (Cigna) who will be responsible for all claims and administration relating to this Policy.

To be eligible for cover under this Policy you must be:

- aged between 18 and 55 at the Cover Start Date;
- a citizen of New Zealand or Australia or a permanent resident of New Zealand; and
- residing in New Zealand.

All correspondence will be sent according to the most recent contact details that we hold for you. If you change any of your details, it is your responsibility to notify us so we can continue to send you important information about 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. Meanings of important words and terms are given in Section 4. If you have any questions, or for any reason you want to cancel this Policy, please call us.

All payments made in respect of this Policy will be in New Zealand dollars.

This Policy does not have any surrender or cash value.

When this Policy ends

Cover under this free Policy will end when any of the following happens:

- the Expiry Date defined on your Policy Summary is reached
- you ask us to cancel the Policy.

The Expiry Date is calculated as six months after the Cover Start Date.

At any time before or after the Policy ends you may apply for Cigna LifeOne to purchase extended cover to protect your family.

2. What you're not covered for

We will not pay any benefit under this Policy if your death is caused or contributed to directly or indirectly by:

- a Pre-existing Condition
- suicide, attempted suicide or intentional self-injury, whether you are sane or insane
- War or any act of War, invasion, Terrorism or any acts of Terrorism, act of foreign enemy, hostilities, strike, riot and/or civil commotion, civil war, rebellion, revolution, insurrection, military or usurped power
- alcohol or drugs taken by you (other than drugs prescribed, and taken as prescribed, by a registered doctor)
- you driving a motor vehicle with a blood alcohol level in excess of the minimum legal limit
- your participation in a Hazardous Activity
- you committing any illegal or criminal act.

We will not pay any benefit if you did not permanently reside in New Zealand immediately before your death.

We will not pay any benefit if you had a previous life insurance application refused, declined, postponed or deferred by Cigna prior to the Cover Start Date.

Limitation of cover

If a claim is accepted by Cigna under this Policy and the Life Insured also has cover under another free Cigna policy with similar benefits to Free Life Insurance, then the benefit payable under all such free policies will be limited so that the combined benefits do not exceed your Cover Level or the cover level of any other free policy (whichever is the greater).

3. How to make a claim

In the event of your death, a person acting on behalf of your estate should contact us as soon as possible and we'll guide them through the process. They'll need to complete a claim form and return it to us together with any information we request in order to assess the claim. This will include supporting evidence to confirm:

- your date of birth
- that at the time of your death you were a citizen of New Zealand or Australia or permanent resident of New Zealand and that you were permanently residing in New Zealand.

Any medical information we need to support your claim must be:

- provided by appropriately qualified medical practitioners registered in New Zealand or Australia (or any other country approved by us)
- paid for by the person making the claim.

We rely on the information you give us to provide this cover for you and to pay any claims. We may decline the claim and/or cancel your Policy if we are provided with false or incorrect information to support a claim.

4. Some terms defined

The following words and terms appear in the Policy Summary and/or in the Policy Wording.

Cover Level is shown on your Policy Summary and means the amount this Policy pays out on your death.

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

Expiry Date is shown on your Policy Summary and means the date that the cover ends.

Hazardous Activity includes (but is not limited to) the following:

- engaging in aerial activities other than as a fare-paying passenger in an aircraft licensed to carry passengers on a recognised and regular airline,
- engaging in mountaineering, rock climbing, scuba diving, parachuting, sky-diving, bungee jumping or hang gliding,
- racing or performing stunts involving any motor-propelled conveyance, and,
- participating in a professional sport.

Policy means the terms and conditions applying to this insurance as described in the Policy Document, Policy Summary and your application form.

Policy Owner means the person named as the Policy Owner on the Policy Summary. The Policy Owner is also referred to as "you" or "your" in this document.

Policy Summary means the summary sent to you with this document on which details specific to your Policy are listed, or any replacement summary.

Pre-existing Condition means any illness, bodily injury or condition, whether existing, diagnosed or in remission for which:

- you sought or received medical advice, treatment, or hospitalisation before the Cover Start Date, or
- you could reasonably have been expected to have sought or received medical advice, treatment, or hospitalisation before the Cover Start Date.

Terrorism means the use or threatened use of force or violence against human life or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group. This applies 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, civilian population or any segment thereof, or to disrupt any segment of the economy.

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.

"we", "us", or "our" means Cigna Life Insurance New Zealand Limited (Cigna).

5. If you need to make 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 Manager 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**

6. About Cigna

Cigna New Zealand is a leading specialist provider of insurance products and services including 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 over 500,000 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.

Statutory Fund

Like all New Zealand life insurers, we were 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.**

7. 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 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 9152**



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