

**Q Card  
Funeral Plan  
Policy  
Wording**

## **Q Card Funeral Plan Policy Wording**

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## Your Policy – important

This booklet contains the terms and conditions that apply to Q Card Funeral Plan.

Together with your original application and the Policy Schedule, it forms the basis of the contract between you (as the Life Insured) 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 notify 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 upon the death of the Life Insured. This will be paid to the Policy Owner unless there is a Nominated Beneficiary.

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 to you will be sent to the most recent address that Cigna holds on record for you. 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.

### **Consumer Finance Limited**

Your Policy has been arranged by Consumer Finance Limited who receive a commission while your policy remains in force.

Consumer Finance Limited does not guarantee the obligations of Cigna and will not be liable if Cigna refuses to pay a claim.

## 2. Definitions

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

**Accidental Injury** means any injury resulting solely, directly and independently of all other causes from an accident caused by external, violent and visible means while this Policy is active.

**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 Schedule and means the date that the cover began.

**Life Insured** means the person named on the Policy Schedule.

**Nominated Beneficiary** means a person named by the Life Insured to be the recipient of a benefit payable under this Policy. The Nominated Beneficiary must be aged 16 or over at the date that they are nominated.

**Permanent Resident of New Zealand** means a New Zealand citizen or a person in possession of a permanent resident's visa.

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

**Policy Owner** means the persons named on the Policy Schedule.

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

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

### 3. What you are insured for

#### **Cigna's Insurance Promise**

Provided the terms and conditions are met and the premium payments are up to date Cigna promises to pay the Nominated Beneficiary, or if there is none, the Policy Owner, the Benefit(s) as set out on the Policy Schedule.

If the Nominated Beneficiary is deceased at the time Cigna pays a claim the proceeds will be paid to the Policy Owner.

Once a Benefit has been paid, Cigna can not dictate how the proceeds are used.

#### **Funeral Benefit**

If a Life Insured dies:

- at any time after the Cover Start Date, as a direct result of an Accidental Injury; or
- 24 or more months after the Cover Start Date, as a result of any other cause,

Cigna will pay the Funeral Benefit, as specified on the Policy Schedule.

#### **Return of Premium Benefit**

If the Life Insured dies within 24 months of the Cover Start Date, except as a direct result of Accidental Injury, Cigna will return all premiums paid.

## 4. Other terms and conditions

### **Changes to Nominated Beneficiaries**

The Policy Owner may change a nomination at any time by completing a Nominated Beneficiary form and forwarding it to Cigna. A change to the Nominated Beneficiary will take effect from the date Cigna receives the request to change the Nominated Beneficiary.

### **Increases to Funeral Benefit**

If a Funeral Benefit under this Policy is increased for a Life Insured within:

- the 24 months prior to a Life Insured's death and their death is as a direct or indirect result of natural causes, Cigna will pay only the Funeral Benefit that applied prior to the increase and will refund all premiums paid in respect of the increase; or
- the 13 months prior to a Life Insured's suicide, attempted suicide or intentional self-injury, whether the Life Insured is sane or insane, Cigna will only pay the Funeral Benefit that applied for the Life Insured prior to the increase.

If a Funeral Benefit under this Policy is increased for a Life Insured after the occurrence of an Accidental Injury and the Life Insured dies as a direct or indirect result of that Accidental Injury, then Cigna will only pay the Funeral Benefit that applied prior to the increase and will refund all premiums paid in respect of the increase.

## **The Premium**

The premium payable is shown on the Policy Schedule.

The Policy Owner(s) can apply at any time to change the method and frequency of the premium payments.

Depending on the period of time that this Policy remains in force, the premiums paid may exceed the Funeral Benefit payable.

Cigna may change the premiums payable for all existing policies issued.

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

## **Limitation of Cover**

If you were not a Permanent Resident of New Zealand at the time that this Policy started, Cigna may cancel this Policy and refund any premiums paid.

If a claim is accepted by Cigna under this Policy and the Life Insured is also covered under another Cigna policy with similar funeral benefits, then the Benefit payable under this Policy will be limited so that the combined Benefits payable from all policies does not exceed \$15,000.

Where the Funeral Benefit under this Policy is limited in this manner, any excess premiums paid under this Policy will be refunded to the Policy Owner.

## **Policy renewal after age 76**

From the Anniversary Date after the 76th birthday of the Life Insured, Cigna will renew this Policy every year and cover will continue unless the Policy stops as detailed below.



## **When the Policy stops**

The Policy will stop when any one of the following happens:

- if the premium payments remain unpaid for 3 months, in which case cover will end on the date the last premium payment was paid up to;
- the Policy Owner requests that Cigna cancel this Policy.

## **Disputes**

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

Cigna is a member of the Insurance and Financial Services Ombudsman (IFSO) 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:

- the Policy Owner advises Cigna within 30 days of receiving the Policy that the Policy Owner wishes to cancel it; or
- premiums are returned as detailed in Section 3.

This Policy has no paid up value at any time before the Premium Stop Date. Once all premiums have been paid, up to and including the Premium Stop Date, this Policy will become automatically paid up, with cover continuing in full.

## **Policy ownership**

Ownership of this Policy can not be transferred to any other person or entity.

## **5. Policy exclusion**

Cigna will not pay any Funeral Benefit under this Policy for an event caused or contributed to, directly or indirectly, by suicide, attempted suicide or intentional self-injury, whether the Life Insured is sane or insane, within the first 13 months of the Cover Start Date.

## **6. How to make a claim**

If the Policy Owner or Nominated Beneficiary 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 remaining Policy Owner or Nominated Beneficiary.

## About Cigna

Cigna New Zealand is a leading specialist provider of insurance products and services including life insurance, identity theft protection, funeral insurance, income protection insurance, accidental death insurance and trauma insurance.

We've been operating in New Zealand for more than 85 years, and now protect over 275,000 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.

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



## Contact us

By phone

**0800 428 670**

By e-mail

**[contactus.nz@cigna.com](mailto:contactus.nz@cigna.com)**

for general information about your Policy  
such as premiums and address changes

**[complaintsandquality.nz@cigna.com](mailto:complaintsandquality.nz@cigna.com)**

to register a complaint

**[claims.nz@cigna.com](mailto:claims.nz@cigna.com)**

to request a claim form or ask any  
questions related to a claim

By letter

**Cigna Life Insurance**

**PO Box 24031**

**Manners Street**

**Wellington 6142**

By Fax

**04 470 9152**