

Q Card Accidental Death Cover Policy Wording

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1. Introducing your Policy

Q Card Accidental Death Cover is designed to pay you, the Policy Owner a lump sum if the Life Insured dies due to an Accident.

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

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.

Who is covered under this Policy?

You are covered if you are:

- the Q Card holder and/or their partner;
- named as a Life Insured on the Policy Schedule; and
- aged between 18 and 70 at the Cover Start Date.

The Policy Owner is responsible to arrange payment of the premiums from the Cover Start Date and as they become due.

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

Please read all your Policy documents including your Policy Summary, this document and your application form carefully as they contain 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 in section 7. If you have any questions, please contact us.

Because it's important you are entirely satisfied with your insurance, Cigna offers a 30 day Free Look Period. If for any reason you want to cancel this Policy please call our Customer Services team, any premiums that you have paid will be refunded and Cigna will confirm in writing that the Policy has been cancelled. If you cancel outside this 30 day period there will be no refund of premiums.

All payments made in respect of this Policy are in New Zealand currency.

This Policy does not have any surrender or cash value.

Who offers this Insurance?

The policy is underwritten by Cigna who will be responsible for all claims and other matters relating to this policy.

The Policy is 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.

Your duty to be truthful

We rely on the information you provide us to issue your Policy and pay any claim. If you're not absolutely truthful or don't notify us of all Material Information in your application, and up until the Policy is issued, or when you claim, we may cancel your Policy and retain all or some of your premiums.

2. What you're covered for

Cigna's Insurance Promise

Providing the terms and conditions are met and the premiums are up to date, Cigna will pay you the benefits shown on the Policy Summary and as described 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 that result in their death; or
- an insured Person's body is still missing 12 months after the officially reported disappearance, sinking, or wrecking of their transport.

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 Accidental Death.

Accidental Death means death that results solely and directly from an accident, and there are no other contributing causes such as an existing medical condition.

An accident is a single, sudden, unintended, external event causing bodily injury.

The bodily injury must occur independently of any illness, disease, naturally occurring condition or degenerative process.

3. What you're not covered for

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
- any injury existing or diagnosed before the date of any increase in Cover Amount (this exclusion only relates to the increased Cover Amount); or
- intentional self-injury or attempted self-injury, suicide or attempted suicide whether sane or insane; or
- any illegal or criminal acts 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, bungee 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).

4. How to make a claim

If you need to make a claim against this Policy, contact Cigna as soon as possible to request a claim form. Cigna will send the claim form within 24 hours of your request.

Complete the claim form and return it to Cigna together with any supporting documents requested.

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.

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 'What you're not covered for' section.

5. Changes you can make to your Policy

Cancel your cover

You can cancel your Policy anytime. Your cover will stop as soon as you advise us.

If you cancel your Policy within the Free Look Period you will receive a full refund of all the payments you have made.

If you cancel your Policy outside the Free Look Period there will be no refund of premiums.

Change your payment method and frequency

You can apply to change the method and frequency of premium payments at any time by contacting Cigna.

Change the Policy Owner

You can transfer the Policy ownership at any time. To do this you need to complete a Change of Ownership form and return it to Cigna. Cigna will need to register the transfer for it to be legally recognised.

Register a complaint

If you have a complaint please contact Cigna to discuss it.

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.

6. What you can expect from Cigna

Guaranteed renewal of your cover

Cigna will renew this Policy each year on the Anniversary Date and cover will continue if you do not cancel the Policy and premiums continue to be paid.

Inflation adjustments

To help keep your cover up to date, Cigna may offer you a yearly increase in the current Cover Amount, up to 10%, on each Anniversary Date. The percentage increase offered will be based on the most recent 12 month increase in the Consumer Price Index (CPI).

You do not have to accept an increase but no further increases will be offered once:

- you have declined 3 offers; or
- an offer to increase will mean the total Cover Amount of the Policy exceeds \$1,000,000; or
- Cigna has been notified of a possible claim under this Policy; or
- the Anniversary Date after the Life Insured's 65th birthday has been reached.

Premium Adjustments

Your initial premium payable is shown in your Policy Summary and is based on the Cover Amount.

If you accept the Cover increases we offer you to keep up with inflation, your premium will also increase. Cigna will advise you in writing before your Anniversary Date of any changes to your premium payable 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).

End of your Policy

Cover on the Policy will end when any of the following happens:

- if the premiums are unpaid for 3 months, cover will end on the date the last premium was paid up to; or
- you ask Cigna to cancel your Policy; or
- the Policy Anniversary following the Life Insured's 71st birthday is reached; or
- the Life Insured dies.

Changes to your policy

We 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 we 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 30 days written notice in advance of any such change.

Limit your total Cover Amount

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.

7. How we define important terms

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

Accidental Death means death that results solely and directly from an accident, and there are no other contributing causes such as an existing medical condition. An accident is a single, sudden, unintended, external event causing bodily injury. The bodily injury must occur independently of any illness, disease, naturally occurring condition or degenerative process.

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

Cover Amount means the amount this Policy pays out.

Cover Start Date means the date that Cigna receives the fully completed acceptance certificate or acceptance over the telephone and:

- a Q Card payment authorisation; or
- a fully completed direct debit authority; or
- credit card details; or
- the first half-yearly or yearly premium payment if payments are to be made by cash or cheque.

Free Look Period means a 30 day period starting on the day that Cigna posts or emails this Policy.

Life Insured means the person who is insured under this Policy.

Material Information means all the relevant information that Cigna needed in order to decide the terms relating to your Policy. It includes, but is not limited to; information about the Life Insured's health, medical history, occupation and leisure activities.

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(s) initially named as the Policy Owner, or named on the most recent Change of Ownership form. 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.

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, 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.

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 now protect more than 295,000 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.

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

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

PO Box 24031

Manners Street

Wellington 6142

By Fax

04 470 9152