

# Free Accidental Death Insurance

Policy Wording



Countdown Insurance offers a range of insurances:



0800 99 77 00   
countdowninsurance.co.nz   
countdowninsurance@cigna.com 

## Policy Wording Free Accidental Death Insurance

### 1. Introducing your Policy

This free insurance policy pays a lump sum of the Cover Amount as shown in the Policy Summary if you die as a result of an accident within 6 months after the Cover Start Date.

The cover is provided and underwritten by Cigna Life Insurance New Zealand Limited (Cigna, we, us). Only Cigna can approve and accept your Policy and we will be responsible for administration, claims and other matters relating to your Policy.

Progressive Enterprises Limited (Countdown) and its related companies do not guarantee the obligations of Cigna and will not be liable if Cigna refuses to pay a claim.

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

- aged between 18 and 65, and
- be a citizen or permanent resident of New Zealand and reside in New Zealand at the time of applying for this insurance.

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

The Policy does not have any surrender or cash value.

Important words and terms relating to the Policy are explained in Section 4.

### 2. What's covered and not covered

#### What you're covered for

Subject to the terms and conditions of this Policy being met Cigna will pay a lump sum of \$10,000 in the event of your Accidental Death – occurring between the Cover Start Date and the Cover End Date.

*(See the definition of Accidental Death in section 4 to see exactly what this means).*

#### When the Policy ends

Your Policy will end on the occurrence of any of the following:

- you ask us to cancel your Policy
- you no longer permanently reside in New Zealand.
- 6 months after the Cover Start Date, shown on the Policy Summary as the Cover End Date.

#### What you're not covered for

We won't pay a benefit under this Policy if your Accidental Death is caused or contributed to, directly or indirectly, by:

- any illness, disease, naturally occurring condition, or degenerative condition
- any injury existing or diagnosed before the Cover Start Date
- intentional self-injury or attempted self-injury, suicide or attempted suicide whether sane or insane
- any illegal or criminal act committed by you
- you taking drugs (unless prescribed by a registered medical practitioner and taken as directed)
- you consuming alcohol (whether or not the blood alcohol level exceeds any legal limit that applies when driving a motor vehicle)
- you driving a motor vehicle with a blood alcohol level in excess of the minimum legal limit
- you engaging in aerial activities other than as a fare paying passenger in an aircraft licensed to carry passengers on a recognised and regular airline
- you engaging in mountaineering, rock climbing, scuba diving, bungee jumping, or hang gliding
- you racing or performing stunts involving any motor propelled conveyance or participating in a professional sport for which you are being paid
- you serving in any armed force, including any police force of a country
- War or any act of War, 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.

### 3. How to make a claim

In the event of a claim, a person acting on behalf of your estate should contact Cigna as soon as possible and we will guide them through the process. They will 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 permanently residing in New Zealand.

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Any medical information we need to support the 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 we receive from you and others to provide this cover and to pay any claims. We may decline the claim if we are provided with false or incorrect information to support a claim.

## 4. Some terms defined

The following words or 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.

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

**Cover End Date** is shown on the Policy Summary and means the date your Policy will end.

**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 Summary** means the summary sent to you with this document on which details specific to your Policy are listed.

**Policy Wording** means this document.

**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 or in 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.

**We, Us** means Cigna Life Insurance New Zealand Limited (Cigna).

**You, Your** means the Life Insured under this Policy who is also the policy owner.

## 5. 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 and our Customer Services team will do their best to resolve your issue straight away. If they can't sort it out, our dedicated Customer Resolution Consultant will personally take on your case.

We are a member of the Insurance and Financial Services Ombudsman (IFSO) scheme which is 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.org.nz

**Website:** www.ifso.org.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. Cigna New Zealand is part of Cigna Corporation, a Fortune 500 company and one of the world's largest publicly owned insurance companies.

A copy of Cigna's latest financial statements is available on request.

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### Statutory Fund

Like all NZ life insurers 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 insurance 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 99 77 00.

## 7. Cigna's Financial Strength

We have an A (Excellent) financial strength rating which was given by A.M. Best Company.

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](http://www.ambest.com/ratings/guide.pdf)

## 8. Contact us

**Phone:** 0800 99 77 00 or +64 4 915 8777 if you are overseas

**Fax:** 04 470 9152

**Letter:**

Cigna Life Insurance  
PO Box 24031  
Wellington, 6142

**E-mail: [countdowninsurance@cigna.com](mailto:countdowninsurance@cigna.com)**

for general information about your Policy such as premiums and changes to contact details.

**[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

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