

Accidental Death Insurance

Policy Wording



Countdown Insurance offers a range of insurances:



0800 99 77 00 

countdowninsurance.co.nz 

countdowninsurance@cigna.com 

Policy Wording Accidental Death Protection Insurance

1. Introducing your Policy

This Policy is designed to pay the sum insured to you upon the Accidental Death of the Life Insured.

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

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

Countdown may receive a commission while your Policy remains in force.

All correspondence will be through your most recent contact details that we hold for you. If you change your contact details, it is your responsibility to notify us of your new details so we can continue to contact you with important information about your Policy.

This document contains the terms and conditions that apply to your Accidental Death Policy.

Together with your original application and the Policy Summary, it forms the basis of the contract between you (as the Policy Owner) and the insurer, Cigna Life Insurance New Zealand Limited (Cigna, we, us).

Please make sure that the Policy meets your requirements and if you have any questions or want further information do not hesitate to contact us directly.

We offer a 30 day Free Look Period so you have time to make sure you are happy with your insurance. If for any reason you want to cancel this Policy, please call our Customer Services team. Any premiums that have been paid will be refunded and we 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.

Meanings of important and frequently used words and terms are set out under Section 7.

2. What you're covered for

Our Insurance Promise

Provided the terms and conditions are met and the premiums are up to date, we promise to pay you the benefit(s) set out in the Policy Summary if:

- the Life Insured dies as a result of Accidental Death
- the Life Insured is directly and unavoidably exposed to violent and severe weather conditions which result in their death
- the Life Insured's body is still missing 12 months after the officially reported disappearance, sinking, or wrecking of their transport (in which case Cigna will consider the Life Insured to have died as a result of Accidental Death).

You agree to refund the Accidental Death benefit if it is later found that the Life Insured did not die as a result of an accident.

3. What you're not covered for

We will not pay a benefit under this Policy if the Life Insured's 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 or the Life Insured
- the taking of drugs by the Life Insured (unless prescribed by a registered medical practitioner and taken as directed)
- alcohol consumed by the Life Insured (whether or not the blood alcohol level exceeds any legal limit that applies when driving a motor vehicle)
- the Life Insured driving a motor vehicle with a blood alcohol level in excess of the minimum legal limit
- 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

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- racing or performing stunts involving any motor propelled conveyance or participating in a professional sport for which the Life Insured is being paid
- serving in any armed force, including any police force of a country
- 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.

4. Changing your cover

Premium changes

Your initial premium payable is shown in your Policy Summary and is based on the Accidental Death Cover Amount. Premiums will be adjusted on each Anniversary Date to reflect the cover amount. We will advise you in writing before your Anniversary Date of any changes to your premium payable for the coming year.

We may review and change the premium rates for all Accidental Death Insurance policies. We will write to you at least thirty days before any change happens.

Changes to the 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 Countdown Accidental Death policies becomes significantly adverse.

In such case we can change the provisions of this Policy or benefits in whatever way we reasonably decide is necessary to protect our legitimate business interests. You will be given at least thirty days written notice in advance of any such change.

Cancelling your Policy

You can cancel your Policy any time. There is no surrender or cash value for this Policy if you cancel it unless you cancel during our 30 day free look period, in which case we'll refund any premiums paid.

5. What you can expect from us

Inflation adjustments

To help keep your cover up to date with inflation, we will offer you a yearly increase of 5% on each Anniversary Date.

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

- three successive offers have been declined
- an offer to increase will lead to the sum insured exceeding \$1,000,000
- the Anniversary Date after the Life Insured's 65th birthday has been reached
- we have been notified of a possible claim under this Policy.

Premium adjustments

The premium payable is shown on the Policy Summary and you can apply at any time to change the method and frequency of the premium payments.

If the Policy is adjusted for inflation, we will advise you of the new premium for the coming year.

Limitation of cover

If we accept a claim 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 do 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.

When will your Policy end?

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

- the premiums remain unpaid for three months, in which case cover will end on the date the last premium was paid up to
- you request us to cancel this Policy
- the Life Insured dies
- the Anniversary Date following the Life Insured's 71st birthday is reached.

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Policy value

This Policy does not have any surrender or cash value. There will be no refund of premiums unless you advise us within 30 days of receiving the Policy that you wish to cancel it.

Policy ownership

You can assign this Policy by completing a Change of Policy Ownership form. Assignments must be registered with us to be valid.

6. How to make a claim

If you need to make a claim against this Policy, you should contact us as soon as possible to request a claim form. The claim form will usually be sent out within 24 hours of the request.

The claimant must complete the claim form and return it to us together with any supporting documents that we 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 us); and
- paid for by you.

Our 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 Policy Exclusions section.

7. Some terms defined

The following words and 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. The injury must occur while this Policy is current and the death must occur within 365 days of the injury.

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 Summary and means the date that the cover began.

Free Look Period means a 30 day period, starting on the day that we send your Policy to you, where you have time to make sure you are happy with your insurance. If for any reason you want to cancel your Policy within this period, any premiums that have been paid will be refunded and we will confirm in writing that your Policy has been cancelled.

Life Insured means the person 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 Owner means the person(s) initially named on the Policy Summary or the assignee(s) named on the Change of Policy Ownership form if the Policy is transferred.

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

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

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 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 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, 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 Policy Owner.

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8. 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 Savings Ombudsman (ISO) 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.

ISO contact details

Post: P O Box 10 845, Wellington 6143

Phone: 0800 888 202

Email: info@iombudsman.org.nz

Website: www.iombudsman.org.nz

9. 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, travel insurance and serious illness insurance.

We've been operating in New Zealand for more than 90 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 insurance companies. A copy of our latest financial statements is available on request.

Statutory Fund

Like all NZ 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.

10. 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

11. 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

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

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.

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countdowninsurance.co.nz 

countdowninsurance@cigna.com 



-
- Life
 - Pet
 - Bill
 - Travel
 - Accidental Death

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