



POLICY ENHANCEMENTS

Assurance Extra, Business Assurance, Agribusiness Extra and Business Extra

November 2020



Looking out for you, our customers, is at the heart of everything we do. That's why we're always striving to improve our products and services.

On 11 November 2020 we made some enhancements to our Assurance Extra, Business Assurance, Business Extra and Agribusiness Extra products. As part of our ongoing commitment to you, we have passed these enhancements on to everyone who holds the relevant cover under these policies issued from 1 May 2004.

You can read more about these changes in this brochure or contact your Adviser or us for more information.

Important information:

- The enhancements came into effect on 11 November 2020 and apply to events that occur on or after that date. They do not apply if the relevant illness, injury or condition showed signs or symptoms, or was diagnosed before this date.
- The product enhancements apply to relevant covers and options for Cigna Assurance Extra and Business Assurance policies issued on or after 1 May 2004 subject to the terms and conditions of your applicable Policy Enhancement Benefit.

The product enhancements also apply to the relevant covers and options for Agribusiness Extra and Business Extra policies regardless of the date your policy was issued.

Even more protection than before.

Contact us:

Talk to your Adviser or call us on **0508 464 999**

Email **insurancenz@cigna.com**

Visit **cigna.co.nz**

Policy Enhancement Benefit

Whenever we make enhancements to our product range we may pass these back according to the Policy Enhancements Benefit. This means that if you ever need to make a claim, you'll be assessed using the policy wording that provides you with the most favourable outcome.

Enhancements to our medical definitions

We have improved the following definitions across our product suite. Below is a summary of which covers have the enhanced definitions. Please note these enhancements will only apply to the relevant covers you have in place.

	Medical definitions						
	Cancer	Loss of Hearing	Loss of Independent Existence	Alzheimer's Disease	Dementia	Muscular Dystrophy	Parkinson's Disease
Assurance Extra							
Trauma Cover	✓	✓	✓	✓	✓	✓	✓
Complete Disablement Cover				✓	✓	✓	✓
Income Cover (with Optional Income Cover Extra)	✓						
Mortgage Repayment Cover (with Optional Mortgage Deluxe)	✓						
Business Assurance							
Accelerated Trauma Cover	✓	✓	✓	✓	✓	✓	✓
Accelerated Complete Disablement Cover				✓	✓	✓	✓
Agribusiness Extra							
Accelerated Trauma Cover	✓	✓	✓	✓	✓	✓	✓
Accelerated Complete Disablement Cover				✓	✓	✓	✓
Business Extra							
Sum Assured 9 Months (Trauma)	✓	✓	✓	✓	✓	✓	✓
Business Trauma Cover	✓	✓	✓	✓	✓	✓	✓
Sum Assured 12 Months (Trauma)	✓	✓	✓	✓	✓	✓	✓

Enhancement – Cancer

Coverage has been extended to tumours showing malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant or non-invasive if you undergo radiotherapy or systemic chemotherapy treatment.

Previous definition	New definition
<p>Cancer</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of a malignant tumour or malignant melanoma.</p> <p>Malignant tumours – including leukaemia, lymphoma and Hodgkin’s disease – must be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>Malignant melanomas require one or more of the following to apply.</p> <ul style="list-style-type: none"> • A histological examination finds evidence of ulceration • There’s at least Clark level 3 depth of invasion • A histological examination finds thickness measuring at least 1.0mm using the Breslow method <p>We exclude:</p> <ul style="list-style-type: none"> • all tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant or non-invasive, unless it results in either: <ul style="list-style-type: none"> - the removal of the entire breast. The procedure must be performed specifically to stop the spread of malignancy. An appropriate <i>specialist</i> must also confirm it’s the most appropriate treatment - radical surgery for the tumour. Radical surgery is surgery to remove all of a diseased organ. • prostatic cancers histologically described as TNM Classification T1 or Gleason score of equal to or less than 5 (or equivalent histological classification) unless it results in either: <ul style="list-style-type: none"> - the removal of the entire prostate - treatment by either radiotherapy or chemotherapy, which has been recommended specifically to stop the spread of malignancy. An appropriate <i>specialist</i> must confirm that it’s the most appropriate treatment. • all other types of skin cancers, unless there’s evidence of metastases • chronic lymphocytic leukaemia less than Rai Stage 1. 	<p>Cancer</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of a malignant tumour or malignant melanoma.</p> <p>Malignant tumours – including leukaemia, lymphoma and Hodgkin’s disease – must be characterised by the uncontrollable growth and spread of malignant cells and the invasion and destruction of normal tissue.</p> <p>Malignant melanomas require one or more of the following to apply.</p> <ul style="list-style-type: none"> • A histological examination finds evidence of ulceration • There’s at least Clark level 3 depth of invasion • A histological examination finds thickness measuring at least 1.0mm using the Breslow method <p>We exclude:</p> <ul style="list-style-type: none"> • all tumours showing the malignant changes of carcinoma in situ (including cervical dysplasia CIN-1, CIN-2 and CIN-3) or which are histologically described as premalignant or non-invasive, unless it results in either: <ul style="list-style-type: none"> - treatment by either radiotherapy or systemic chemotherapy - radical surgery. Radical surgery is surgery to remove all of a diseased organ. <p>The treatment must be undertaken to specifically stop the spread of malignancy and must be considered most appropriate and necessary by an appropriate <i>specialist</i>.</p> • prostatic cancers histologically described as TNM Classification T1 or Gleason score of equal to or less than 5 (or equivalent histological classification), unless it results in either: <ul style="list-style-type: none"> - treatment by either radiotherapy or chemotherapy - the removal of the entire prostate <p>The treatment must be undertaken to specifically stop the spread of malignancy and must be considered most appropriate and necessary by an appropriate <i>specialist</i>.</p> • all other types of skin cancers, unless there’s evidence of metastases • chronic lymphocytic leukaemia less than Rai Stage 1.

Enhancement – Loss of Hearing

To ensure this definition aligns with recognised measures of hearing loss, the definition has been enhanced to provide coverage for permanent and profound loss of hearing, which means having an average hearing threshold of 91dB or greater, measured at frequencies 500, 1000 and 1500 Hz.

Previous definition	New definition
<p>Loss of hearing Full Trauma Benefit criteria An unequivocal diagnosis by an appropriate <i>specialist</i> of total and irreversible loss of hearing in both ears caused by an <i>illness or injury</i>.</p> <p>Diagnosis Benefit criteria Loss of hearing requires one of the following to apply:</p> <ul style="list-style-type: none">• An appropriate <i>specialist</i> considers that all hearing in both ears is likely to be lost within the next 12 months.• An unequivocal diagnosis by an appropriate <i>specialist</i> of total and irreversible loss of hearing in one ear caused by an <i>illness or injury</i>.	<p>Loss of hearing Full Trauma Benefit criteria An unequivocal diagnosis by an appropriate <i>specialist</i> of permanent and profound loss of hearing in both ears caused by an <i>illness or injury</i>.</p> <p>Profound loss of hearing is having an average hearing threshold of 91dB or greater, measured at frequencies 500, 1000 and 1500 Hz.</p> <p>Diagnosis Benefit criteria Loss of hearing requires one of the following to apply:</p> <ul style="list-style-type: none">• An unequivocal diagnosis by an appropriate <i>specialist</i> of permanent and profound loss of hearing in one ear caused by an <i>illness or injury</i>.• An appropriate <i>specialist</i> considers that all hearing in both ears is likely to be lost within the next 12 months.

Enhancement – Loss of Independent Existence

We've incorporated an alternative assessment under this definition to provide coverage if you suffer an illness or injury and are certified as requiring permanent full-time care. This provides more flexibility and improves the likelihood of a claim being paid to you.

Previous definition	New definition
<p>Loss of independent existence Full Trauma Benefit criteria Total and irreversible inability to perform at least two of the <i>activities of daily living</i> without the help of another adult.</p>	<p>Loss of independent existence Full Trauma Benefit criteria An <i>illness or injury</i> that results in either:</p> <ul style="list-style-type: none">• the total and irreversible inability to perform at least two of the <i>activities of daily living</i> without the help of another adult• the permanent need for continuous <i>full-time care</i>.

Enhancement – Alzheimer’s disease & Dementia

We’ve removed the requirements of a permanent caregiver within both definitions so that the full claim is accessible immediately upon diagnosis by an appropriate specialist.

This means that you can get your full benefit earlier which will allow you to plan for the future and make informed decisions regarding how to spend the money before your condition deteriorates.

Previous definition	New definition
<p>Alzheimer’s disease</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of Alzheimer’s disease that causes both of the following.</p> <ul style="list-style-type: none"> • Brain function to permanently fail • Significant cognitive impairment <p>Significant cognitive impairment means the life assured needs a permanent caregiver because of deteriorated or lost intellectual capacity.</p>	<p>Alzheimer’s disease</p> <p>The unequivocal diagnosis by an appropriate <i>specialist</i> of Alzheimer’s disease.</p>
<p>Dementia</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of dementia that causes both of the following.</p> <ul style="list-style-type: none"> • Brain function to permanently fail • Significant cognitive impairment <p>Significant cognitive impairment means the life assured needs a permanent caregiver because of deteriorated or lost intellectual capacity.</p>	<p>Dementia</p> <p>The unequivocal diagnosis by an appropriate <i>specialist</i> of dementia.</p>

Enhancement – Muscular dystrophy

We’ve removed the severity requirements under this definition so you no longer have to wait until your condition worsens to be eligible for a full claim. This in turn allows us to be there for you immediately upon unequivocal diagnosis so you have access to the funds to plan the future care you’re after.

Previous definition	New definition
<p>Muscular dystrophy</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of muscular dystrophy that causes either:</p> <ul style="list-style-type: none"> • permanent impairment of at least 25 percent of whole person function • the total and irreversible inability to perform at least one of the <i>activities of daily living</i> without the help of another adult. 	<p>Muscular dystrophy</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of muscular dystrophy.</p>

Enhancement – Parkinson’s disease

We’ve enhanced this definition to provide you a full benefit if you have been unequivocally diagnosed with Parkinson’s disease. This ensures that we can address your needs immediately regardless of the progression of your condition.

Previous definition	New definition
<p>Parkinson’s disease</p> <p>Full Trauma Benefit criteria</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of idiopathic Parkinson’s disease that results in the clinical manifestation of one or more of the following.</p> <ul style="list-style-type: none">• Rigidity• Tremor• Akinesia from degeneration of the nigrostriatal system <p>The disease must cause either:</p> <ul style="list-style-type: none">• permanent impairment of at least 25 percent of whole person function• the total and irreversible inability to perform at least one of the <i>activities of daily living</i> without the help of another adult. <p>Diagnosis Benefit criteria</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of idiopathic Parkinson’s disease.</p>	<p>Parkinson’s disease</p> <p>Full Trauma Benefit criteria</p> <p>An unequivocal diagnosis by an appropriate <i>specialist</i> of idiopathic Parkinson’s disease.</p>

Enhancements to our Assurance Extra Income Cover, Mortgage Repayment Cover and Premium Cover

We made some improvements across our Assurance Extra disability covers. A table showing the covers that the enhancements apply to with a summary of these changes is outlined below.

Assurance Extra	Enhancements						
	Total Disability Definition Adding an alternative (10 hr) total disability definition	Total Disability Benefit Removal of the 14 days total disability criteria	Total Disability Benefit Removal of limitation for concurrent Mortgage Repayment Cover claims	Partial Disability Benefit Removal of the 7 days total disability criteria	Recurrent Disability Benefit Extending period of recurrence from 6 months to 12 months	Return to Work Benefit Adding an additional scenario for claim	Premium Cover Refund premiums paid during the waiting period upon acceptance of a Disability Benefit claim
Income Cover – Agreed Value	✓	✓	✓	✓	✓	✓	
Income Cover – Indemnity	✓	✓	✓	✓	✓	✓	
Income Cover – Loss of Earnings		✓	✓	✓	✓	✓	
Mortgage Repayment Cover	✓	✓		✓	✓	✓	
Premium Cover	✓			✓	✓		✓

Enhancement – Adding an alternative (10 hour) Total Disability definition

We've introduced an alternative total disability definition to our base covers where if an illness or injury causes you to be unable to work more than 10 hours a week in your pre-disability occupation, you may still be considered for a Total Disability Benefit. Any income you've earned from working within these 10 hours, will be subtracted from the benefit amount payable.

Please refer to appendix 1 & 2 for the full definitions.

Enhancement – Total Disability Benefit & Partial Disability Benefit – Removal of the 14 days & 7 days total disability criteria

We've removed the 14 days initial period of total disability criteria under our Total Disability Benefit, and the 7 days initial period of total disability criteria under our Partial Disability Benefit. This has improved the claimability of this cover, meaning you are more likely to qualify for a claim payment.

Please refer to appendix 3, 4, 5 & 6 for the full terms of this benefit under each applicable cover.

Enhancement – Total Disability Benefit – removal of limitation for concurrent Mortgage Repayment Cover and Income Cover claims

We've removed the limitation (added in April 2019) under all our Income Covers which reduces the benefits after 6 months if you are also receiving a concurrent Mortgage Repayment Cover claim for the same disability.

Enhancement – Recurrent Disability Benefit – Extending period of recurrence from 6 months to 12 months

We've extended the period of recurrence to 12 months under all Assurance Extra Income Covers, Mortgage Repayment Cover and Premium Cover regardless of the selected payment term. This means that if your disability comes back within 12 months after coming off claim, you won't be disadvantaged by having to wait out the waiting period again in order to have a claim payable for the same disability.

Enhancement – Return to Work Benefit – adding an additional scenario for claim

We've added an additional scenario for claim, where, if you've been accepted for a Vocational Retraining or Rehabilitation Benefit that resulted in you returning to full time employment or self-employment, you can now get extra financial support under the Return to Work Benefit.

Enhancement – Premium Cover – Refund premiums paid during the waiting period upon acceptance of a Disability Benefit claim

Going forward, if a Disability Benefit claim has been accepted, the premium waiver would be applied retrospectively from the first day of your disability. This means that at the end of the waiting period, we will reimburse any premiums paid in respect to coverage during the waiting period.

Appendix

1. Total Disability Definition – Assurance Extra Income Cover (Indemnity & Agreed Value) & Mortgage Repayment Cover

New definition

A total disability while the life assured is working and their occupation class is 1, 2, 3, or 4

This definition applies to a life assured in *occupation class* 1, 2, 3 or 4 who's working in *gainful occupation* immediately before becoming totally disabled.

The life assured is totally disabled if, because of an *illness* or *injury*, one of the following applies.

- The life assured is unable to continuously perform at least one of their duties that's needed to produce at least 20 percent of their *pre-disability income* from their *pre-disability occupation*. The life assured isn't working in their *pre-disability occupation* or any other *gainful occupation*.
- The life assured is unable to work more than 10 hours a week in their *pre-disability occupation*. The life assured isn't working more than 10 hours a week in their *pre-disability occupation* and isn't working at all in any other *gainful occupation*.

In either case, the life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

A total disability when the life assured hasn't worked for 1 year or less and their occupation class is 1, 2, 3, or 4

This definition applies to a life assured in *occupation class* 1, 2, 3 or 4 who either:

- hasn't been in any *gainful occupation*
 - has been on employer-approved leave without pay
- for 1 year or less immediately before becoming totally disabled.

The life assured is totally disabled if, because of an *illness* or *injury*, one of the following applies.

- The life assured wouldn't be able to continuously perform at least one of their duties that's needed to produce at least 20 percent of their *pre-disability income* if they were working in their *pre-disability occupation*.
- The life assured wouldn't be able to work more than 10 hours a week if they were working in their *pre-disability occupation*.

In either case, both of the following must also apply.

- The life assured isn't working in their *pre-disability occupation* or any other *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

2. Assurance Extra Premium Cover – Total Disability Definition

New definition

A total disability if the life assured's occupation class is 1, 2, 3, or 4

This definition applies to a life assured in *occupation class* 1, 2, 3 or 4.

The life assured is totally disabled if an *illness* or *injury* causes all the following to apply.

- The life assured is unable to work, and isn't working, more than 10 hours a week in their *pre-disability occupation*.
- The life assured isn't working in any other *gainful occupation*.
- The life assured is under the regular care of, and following the advice and treatment of, a *medical practitioner*.

3. Assurance Extra Income Cover (Indemnity) - Total Disability Benefit & Partial Disability Benefit

Assurance Extra Income Cover – Indemnity

Total Disability Benefit

With the Total Disability Benefit, we'll make monthly payments if the life assured has a total disability.

When we'll pay this benefit

We'll pay the Total Disability Benefit while this policy is in force, if all the following apply because of the same *illness or injury*.

- The life assured has a total disability or partial disability continuously during the *waiting period*.
- The life assured has a total disability either:
 - at the end of the *waiting period*
 - after a period of partial disability after the end of the *waiting period*.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

How much we'll pay depends on the life assured's occupation class

The amount we'll pay under the Total Disability Benefit depends on the life assured's *occupation class*.

How much we'll pay if the life assured's occupation class is 1, 2, 3, or 4

If the life assured's *occupation class* is 1, 2, 3, or 4, we'll pay the lesser of:

- the monthly *sum insured*
- 75 percent of the life assured's *pre-disability income*.

How much we'll pay if the life assured's occupation class is 5

If the life assured's *occupation class* is 5, we'll pay the lesser of:

- the monthly *sum insured*
- \$2,500 each month.

We may reduce the amount we pay for any post-disability monthly income or other income

We'll subtract the following amounts (before tax) from what we'll pay under this benefit.

- Any post-disability *monthly income* the life assured earns from working in their *pre-disability occupation*
- Any *other income* that you or the life assured gets, or can get from other sources because of the life assured's disability. This doesn't include any sick leave or welfare payments.

We'll pay monthly in advance

We'll pay monthly in advance, starting from the day after the *waiting period* ends.

When we'll stop paying the Total Disability Benefit

We'll stop paying when one of the following happens.

- The life assured is no longer totally disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

Partial Disability Benefit

With the Partial Disability Benefit, we'll make monthly payments if the life assured has a partial disability.

When we'll pay this benefit

We'll pay the Partial Disability Benefit while this policy is in force, if all the following apply.

- The life assured's *occupation class* is 1, 2, 3, or 4.
- The life assured has a total disability or partial disability continuously during the *waiting period*.
- The life assured has a partial disability either:
 - at the end of the *waiting period*
 - after a period of total disability after the end of the *waiting period*.
- The *illness or injury* that's making the life assured partially disabled is the same one that made them totally disabled.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

We won't pay a Partial Disability Benefit if the life assured is eligible for a Total Disability Benefit.

How much we pay depends on the monthly sum insured and the life assured's post-disability income

We'll calculate what we pay by multiplying the monthly *sum insured* by the proportion of *pre-disability income* the life assured lost because of the partial disability.

For example, if the life assured's *pre-disability income* was \$20,000 a month, and their post-disability income is \$8,000, they've lost 60 percent of their *pre-disability income*. We multiply 0.6 by the monthly *sum insured* to work out how much we'll pay you. If the monthly *sum insured* is \$12,000, we'll pay you \$7,200.

We may reduce the amount we pay if you or the life assured are getting any other income from other sources

If you or the life assured gets, or can get, any *other income* from other sources because of the life assured's disability, we'll subtract this amount (before tax) from what we'll pay under this benefit. This doesn't include any sick leave or welfare payments.

We'll pay monthly in arrears

We'll pay monthly in arrears, with the first payment one month after the end of the *waiting period*.

If the life assured is moving from the Total Disability Benefit to the Partial Disability Benefit, we'll pay the first Partial Disability Benefit payment 2 months after the last Total Disability Benefit payment.

When we'll stop paying the Partial Disability Benefit

We'll stop paying when one of the following happens.

- The life assured is no longer partially disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

4. Assurance Extra Income Cover (Agreed Value) – Total Disability Benefit & Partial Disability Benefit

Assurance Extra Income Cover – Agreed Value

Total Disability Benefit

With the Total Disability Benefit, we'll make monthly payments if the life assured has a total disability.

When we'll pay this benefit

We'll pay the Total Disability Benefit while this policy is in force, if all the following apply because of the same *illness or injury*.

- The life assured has a total disability or partial disability continuously during the *waiting period*.
- The life assured has a total disability either:
 - at the end of the *waiting period*
 - after a period of partial disability after the end of the *waiting period*.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

How much we'll pay depends on the life assured's occupation class

The amount we'll pay under the Total Disability Benefit depends on the life assured's *occupation class*.

How much we'll pay if the life assured's occupation class is 1, 2, 3, or 4

If the life assured's *occupation class* is 1, 2, 3 or 4, the maximum amount we'll pay each month is the monthly *sum insured*.

How much we'll pay if the life assured's occupation class is 5

If the life assured's *occupation class* is 5, we'll pay the lesser of:

- the monthly *sum insured*
- \$2,500 each month.

We may reduce the amount we pay for any post-disability monthly income earned or other income

We'll subtract the following amounts (after tax) from what we'll pay under this benefit.

- Any post-disability *monthly income* the life assured earns from working in their *pre-disability occupation*
- Any *other income* that you or the life assured gets, or can get from other sources because of the life assured's disability. This doesn't include any sick leave or welfare payments.

We'll pay monthly in advance

We'll pay monthly in advance, starting from the day after the *waiting period* ends.

When we'll stop paying the Total Disability Benefit

We'll stop paying when one of the following happens.

- The life assured is no longer totally disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

Partial Disability Benefit

With the Partial Disability Benefit, we'll make monthly payments if the life assured has a partial disability.

When we'll pay this benefit

We'll pay the Partial Disability Benefit while this policy is in force, if all the following apply.

- The life assured's *occupation class* is 1, 2, 3, or 4.
- The life assured has a total disability or partial disability continuously during the *waiting period*.
- The life assured has a partial disability either:
 - at the end of the *waiting period*
 - after a period of total disability after the end of the *waiting period*.
- The *illness or injury* that's making the life assured partially disabled is the same one that made them totally disabled.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

We won't pay a Partial Disability Benefit if the life assured is eligible for a Total Disability Benefit.

How much we pay depends on the monthly sum insured and the life assured's post-disability income

We'll calculate what we pay by multiplying the monthly *sum insured* by the proportion of *pre-disability income* the life assured lost because of the partial disability.

For example, if the life assured's *pre-disability income* was \$20,000 a month, and their post-disability income is \$8,000, they've lost 60 percent of their *pre-disability income*. We multiply 0.6 by the monthly *sum insured* to work out how much we'll pay you. If the monthly *sum insured* is \$12,000, we'll pay you \$7,200.

We may reduce the amount we pay if you or the life assured are getting any other income from other sources

If you or the life assured gets, or can get, any *other income* from other sources because of the life assured's disability, we'll subtract this amount (after tax) from what we'll pay under this benefit. This doesn't include any sick leave or welfare payments.

We'll pay monthly in arrears

We'll pay monthly in arrears, with the first payment one month after the end of the *waiting period*.

If the life assured is moving from the Total Disability Benefit to the Partial Disability Benefit, we'll pay the first Partial Disability Benefit payment 2 months after the last Total Disability Benefit payment.

When we'll stop paying the Partial Disability Benefit

We'll stop paying when one of the following happens.

- The life assured is no longer partially disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

5. Assurance Extra Income Cover (Loss of Earnings) – Total Disability Benefit or Partial Disability Benefit

Assurance Extra Income Cover – Loss of Earnings

Total Disability Benefit or Partial Disability Benefit

If *illness* or *injury* affects a life assured's ability to work, we'll make monthly payments under the Total Disability Benefit or Partial Disability Benefit.

We'll pay the Total Disability Benefit if the life assured has an ongoing total disability

With the Total Disability Benefit, we'll make monthly payments if the life assured has a total disability.

When we'll pay this benefit

We'll pay the Total Disability Benefit while this policy is in force, if all the following apply because of the same *illness* or *injury*.

- The life assured has a total disability or partial disability continuously during the *waiting period*.
- The life assured has a total disability either:
 - at the end of the *waiting period*
 - after a period of partial disability after the end of the *waiting period*.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

We'll pay the Partial Disability Benefit if the life assured has a partial disability

With the Partial Disability Benefit, we'll make monthly payments if the life assured has a partial disability.

When we'll pay this benefit

We'll pay the Partial Disability Benefit while this policy is in force, if all the following apply.

- The life assured has a total disability or partial disability **continuously** during the *waiting period*.
- The life assured has a partial disability either:
 - at the end of the *waiting period*
 - after a period of total disability after the end of the *waiting period*.
- The *illness* or *injury* that's making the life assured partially disabled is the same one that made them totally disabled.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

How much we'll pay for a disability depends on the income cover you have

The amount we'll pay under the Total Disability Benefit and Partial Disability Benefit depends on the type of income cover you have for the life assured.

Your *policy schedule* shows what type of income cover you have for the life assured.

How much you get under Income Cover – Loss of Earnings

If you have Income Cover – Loss of Earnings, we'll pay the lesser of:

- the monthly *sum insured*
- an amount calculated as follows:
(*Pre-disability income* minus post-disability *monthly income* and *other income*) multiplied by 75 percent.

For example, if the monthly *sum insured* is \$3,750, and the life assured's *pre-disability income* was \$5,000 a month, and their post-disability *monthly income* and *other income* is \$3,000, they've lost \$2,000 of income. We multiply \$2,000 by 0.75 to work out that we'll pay you \$1,500.

How much you get under Income Cover – Loss of Earnings Ultra

If you have Income Cover – Loss of Earnings Ultra, we'll pay the greater of, up to the monthly *sum insured*:

- the monthly *sum insured* minus post-disability *monthly income* and *other income*.

For example, if the life assured's monthly *sum insured* was \$3,750 a month, and their post disability *monthly income* and *other income* is \$2,000, we take \$2,000 away from \$3,750 to get a figure of \$1,750.

- An amount calculated as follows:

(*Pre-disability income* minus post-disability *monthly income* and *other income*) multiplied by 75 percent.

For example, if the life assured's *pre-disability income* was \$5,000 a month, and their post-disability monthly income and *other income* is \$2,000, they've lost \$3,000 of income. We multiply \$3,000 by 0.75 to get a figure of \$2,250.

Based on the examples above, we'll pay you \$2,250 per month.

We'll pay the Total Disability Benefit in advance

We'll pay the Total Disability Benefit monthly in advance, starting from the day after the *waiting period* ends.

We'll pay the Partial Disability Benefit in arrears

We'll pay the Partial Disability Benefit monthly in arrears, with the first payment one month after the end of the *waiting period*.

If the life assured is moving from the Total Disability Benefit to the Partial Disability Benefit, we'll pay the first Partial Disability Benefit payment 2 months after the last Total Disability Benefit payment.

When we'll stop paying

We'll stop paying when one of the following happens.

- The life assured is no longer totally disabled or partially disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

6. Assurance Extra Mortgage Repayment Cover – Total Disability Benefit & Partial Disability Benefit

Assurance Extra Mortgage Repayment Cover

Total Disability Benefit

With the Total Disability Benefit, we'll make monthly payments if the life assured has a total disability.

When we'll pay this benefit

We'll pay the Total Disability Benefit while this policy is in force, if all the following apply because of the same *illness or injury*.

- The life assured has a total disability or partial disability continuously during the *waiting period*.
- The life assured has a total disability either:
 - at the end of the *waiting period*
 - after a period of partial disability after the end of the *waiting period*.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

We'll pay up to the monthly sum insured

If the monthly *sum insured* is \$7,500 or less, we'll pay the *sum insured* each month.

If the monthly *sum insured* is more than \$7,500, we'll always pay at least \$7,500. We'll reduce the amount of *sum insured* above \$7,500 by the following (after tax).

- Any post-disability *monthly income* the life assured earns from working in their *pre-disability occupation*
- Any *other income* that you or the life assured gets, or can get from other sources because of the life assured's disability. This doesn't include any sick leave or welfare payments.

We'll pay monthly in advance

We'll pay monthly in advance, starting from the day after the *waiting period* ends.

When we'll stop paying the Total Disability Benefit

We'll stop paying when one of the following happens.

- The life assured is no longer totally disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

Partial Disability Benefit

With the Partial Disability Benefit, we'll make monthly payments if the life assured has a partial disability.

When we'll pay this benefit

We'll pay the Partial Disability Benefit while this policy is in force, if all the following apply.

- The life assured's *occupation class* is 1, 2, 3, or 4.
- The life assured has a total disability or partial disability continuously during the *waiting period*.
- The life assured has a partial disability either:
 - at the end of the *waiting period*
 - after a period of total disability after the end of the *waiting period*.
- The *illness or injury* that's making the life assured partially disabled is the same one that made them totally disabled.

The *waiting period* starts on the first day the life assured has a total disability or partial disability.

We won't pay a Partial Disability Benefit if the life assured is eligible for a Total Disability Benefit.

How much we'll pay depends on the hours the life assured works

We'll pay a percentage of the Mortgage Repayment Cover *sum insured*. We base the percentage on:

- the hours the life assured can work with a partial disability
- the average hours the life assured worked each week in the 3 months in a row before becoming totally disabled, up to a maximum of 40 hours.

We work out the percentage by subtracting the hours the life assured can work from the average hours they've worked each week, and then dividing that figure by the average hours. For example, say a life assured can work 16 hours a week with a partial disability and they worked 40 hours a week on average before becoming disabled. We subtract 16 from 40 to get 24, which we then divide by 40 to get 0.6.

So the maximum we'll pay is 60 percent of the Mortgage Repayment Cover *sum insured*.

If the amount we calculate is less than \$7,500, we'll pay that amount each month.

If the amount we calculate is more than \$7,500, we'll always pay at least \$7,500. We'll reduce the calculated amount above \$7,500 by the following (after tax).

- Any post-disability *monthly income* the life assured earns from working in their *pre-disability occupation*
- Any *other income* that you or the life assured gets, or can get from other sources because of the life assured's disability. This doesn't include any sick leave or welfare payments.

We'll pay monthly in advance

We'll pay monthly in advance, starting from the day after the *waiting period* ends.

When we'll stop paying the Partial Disability Benefit

We'll stop paying when one of the following happens.

- The life assured is no longer partially disabled.
- The *payment term* ends.
- The *cover term* ends.
- This cover for the life assured is no longer in force.
- The life assured dies.

Talk to your financial adviser

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