



# POLICY ENHANCEMENTS

Assurance Extra, Business Assurance, Agribusiness Extra and Business Extra

August 2022



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

On 5 August 2022 we made some enhancements to our Assurance Extra, Business Assurance, Business Extra and Agribusiness Extra products.

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 5 August 2022 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](mailto:insurancenz@cigna.com)**

Visit **[cigna.co.nz](https://cigna.co.nz)**

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## 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've improved the below definitions across our product suite. Below is a summary of which covers the enhanced definitions apply to. Please keep in mind these enhancements will only apply to the relevant covers you have in place.

	Enhanced medical definitions				
	Multiple sclerosis	Severe diabetes	HIV medically acquired	Severe peripheral neuropathy	Severe cognitive impairment
<b>Assurance Extra</b>					
Trauma Cover	✓	✓	✓	✓	✓
Complete Disablement Cover	✓				
Income Cover (with Optional Income Cover Extra)	✓				
Mortgage Repayment Cover (with Optional Mortgage Deluxe)	✓				
<b>Business Assurance</b>					
Accelerated Trauma Cover	✓	✓	✓	✓	✓
Accelerated Complete Disablement Cover	✓				
<b>Agribusiness Extra</b>					
Accelerated Trauma Cover	✓	✓	✓	✓	✓
Accelerated Complete Disablement Cover	✓				
<b>Business Extra</b>					
Sum Assured 9 Months (Trauma)	✓	✓	✓	✓	✓
Business Trauma Cover	✓	✓	✓	✓	✓
Sum Assured 12 Months (Trauma)	✓	✓	✓	✓	✓

## Enhancement – Multiple sclerosis

Under the enhanced definition, as a progressive disease with no known cure, customers will qualify for a Full Trauma Benefit payment upon diagnosis of Multiple sclerosis with persisting neurological complications. This will provide customers the opportunity to claim a full benefit earlier and seek the medical support they need to assist with any complications that may be hindering their daily living.

Previous definition*	New definition
<p><b>Multiple sclerosis</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of multiple sclerosis that causes either:</p> <ul style="list-style-type: none"> <li>• permanent impairment of at least 25 percent of whole person function</li> <li>• the total and irreversible inability to perform at least one of the activities of daily living without the help of another adult</li> <li>• an Expanded Disability Status Score (EDSS) of 7.5 or above.</li> </ul> <p><b>Diagnosis Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate Specialist of multiple sclerosis.</p>	<p><b>Multiple sclerosis</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of multiple sclerosis with evidence of both of the following:</p> <ul style="list-style-type: none"> <li>• More than one episode of well-defined neurological deficit with persistent neurological impairment</li> <li>• Neurological investigations that support the diagnosis (such as lumbar puncture abnormalities, MRI showing evidence of lesions in the central nervous system, evoked visual responses and evoked auditory responses).</li> </ul> <p><b>Diagnosis Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate Specialist of multiple sclerosis.</p>

## Enhancement – Severe diabetes

The enhanced definition reduces the severity requirement to only one of the currently listed criteria, as opposed to two. This helps customers seek the specialist treatment care that they need to support their condition.

Previous definition*	New definition
<p><b>Severe diabetes</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of diabetes confirming at least two of the following.</p> <ul style="list-style-type: none"> <li>• Severe diabetic retinopathy resulting in visual acuity less than 6/36 in both eyes after correction</li> <li>• Severe diabetic neuropathy causing motor impairment, autonomic impairment or both</li> <li>• Diabetic gangrene leading to surgical intervention</li> <li>• Severe diabetic nephropathy that causes chronic irreversible renal impairment, as measured by a corrected creatinine clearance of 29ml/min or less (CKD stage 4, International Chronic Kidney Disease classification)</li> </ul>	<p><b>Severe diabetes</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of diabetes mellitus confirming at least one of the following.</p> <ul style="list-style-type: none"> <li>• Severe diabetic retinopathy resulting in visual acuity less than 6/36 in each eye after correction</li> <li>• Severe diabetic neuropathy causing motor impairment, autonomic impairment or both</li> <li>• Diabetic gangrene leading to surgical intervention</li> <li>• Severe diabetic nephropathy that causes chronic irreversible renal impairment, as measured by a corrected creatinine clearance of 29ml/min or less (CKD stage 4 or 5, International Chronic Kidney Disease classification)</li> </ul>

\*Previous definitions are per Assurance Extra documents. For Business Assurance, Business Extra and Agribusiness, please refer to your policy wordings for previous definitions.



## Enhancement – HIV medically acquired

Customers are no longer excluded from a Full Trauma Benefit if a cure existed at the time of infection.

Previous definition*	New definition
<p><b>HIV – medically acquired</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of HIV where sero-conversion to HIV infection occurs within 6 months of undergoing one of the following medical procedures.</p> <ul style="list-style-type: none"><li>• A blood transfusion</li><li>• Transfusion with blood products</li><li>• Organ transplant to the life assured</li><li>• Assisted reproductive techniques</li><li>• A medical procedure or operation that a doctor performed</li></ul> <p>A suitable medical practitioner must have done the medical procedure. Notification and proof of the incident will be required from a recognised health authority and must prove the medical procedure caused the infection.</p> <p>We exclude HIV transmission by any other means.</p> <p>We exclude HIV that is medically acquired if a cure for HIV or AIDS was available at the time the procedure that caused the infection is performed.</p>	<p><b>HIV – medically acquired</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of HIV where sero-conversion to HIV infection occurs within 6 months of the incident which Cigna believes, on the balance of probabilities, arose from one of the following medical procedures.</p> <ul style="list-style-type: none"><li>• A blood transfusion</li><li>• Transfusion with blood products</li><li>• Organ transplant to the life assured</li><li>• Assisted reproductive techniques</li><li>• A medical procedure or operation that a doctor performed</li></ul> <p>A suitable medical practitioner must have done the medical procedure.</p> <p>We exclude HIV transmission by any other means.</p>

## Enhancement – Severe peripheral neuropathy

We've removed the exclusion of peripheral neuropathy caused by alcohol or drugs.

Previous definition*	New definition
<p><b>Severe peripheral neuropathy</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by appropriate specialist of irreversible loss of function of peripheral nerves causing either:</p> <ul style="list-style-type: none"><li>• permanent impairment of at least 25 percent of whole person function</li><li>• the total and irreversible inability to perform at least one of the activities of daily living without the help of another adult.</li></ul> <p>We exclude peripheral neuropathy that is caused by alcohol or drug use.</p>	<p><b>Severe peripheral neuropathy</b></p> <p><b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of irreversible loss of function of peripheral nerves causing either:</p> <ul style="list-style-type: none"><li>• permanent impairment of at least 25 percent of whole person function</li><li>• the total and irreversible inability to perform at least one of the activities of daily living without the help of another adult.</li></ul>

\*Previous definitions are per Assurance Extra documents. For Business Assurance, Business Extra and Agribusiness, please refer to your policy wordings for previous definitions.

## Enhancement – Severe cognitive impairment

We've updated our Severe cognitive impairment definition to bring it more up to date with current medical practice. This will help improve customer outcomes and assessment at claim time.

Previous definition*	New definition
<p><b>Severe cognitive impairment</b> <b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of permanent and irreversible loss of cognitive function caused by an illness or injury of the brain, resulting in either:</p> <ul style="list-style-type: none"><li>• permanent impairment of at least 25 percent of whole person function</li><li>• the permanent inability to perform at least two of the activities of daily living without the help of another adult.</li></ul>	<p><b>Severe cognitive impairment</b> <b>Full Trauma Benefit criteria</b></p> <p>An unequivocal diagnosis by an appropriate specialist of permanent and irreversible loss of cognitive function caused by an illness or injury of the brain, resulting in both:</p> <ul style="list-style-type: none"><li>• the life assured's need for paid care and supervision by a carer for at least 4 hours every day as confirmed by an appropriate needs assessment and</li><li>• Mini-mental score of less than twenty (20) out of thirty (30) or an equivalent level of impairment under an equivalent test.</li></ul> <p>A carer cannot be a spouse, civil union partner, de facto partner or family member.</p>

\*Previous definitions are per Assurance Extra documents. For Business Assurance, Business Extra and Agribusiness, please refer to your policy wordings for previous definitions.

## Enhancements to our Assurance Extra Product

We've made the following improvements across our Assurance Extra product.

### Enhancement – Extend payment window for Grief Counselling Benefit

We've increased the Grief Counselling Benefit pay period from being paid within 3 months of the counselling session to being paid within 12 months.

### Enhancement – Dependant definition

We've extended the dependant definition to include a child by legal permanent guardianship. A dependant now includes a life insured's spouse, civil union partner, de facto partner, or child by birth, adoption or legal permanent guardianship, who's living with the life insured at the time of the claim.

## Enhancements to our Assurance Extra Life Cover, Life Income Cover, Trauma Cover, Complete Disablement Cover and Mortgage Repayment Cover

We've made the following improvements across our Assurance Extra Life, Trauma, Complete Disablement and Mortgage Repayment covers.

### Enhancement – Life Cover and Life Income Cover - to include returning a deceased life insured to their home country should they pass away whilst outside of New Zealand

We've included the ability to return a deceased life insured to their home country should they pass away whilst outside of New Zealand. This supports loved ones that choose to return the life assured to their home country to be buried and closer to family members.

### **Enhancement – Trauma Cover – extended Complimentary and Optional Children’s Trauma Cover to children who are under legal permanent guardianship**

We’ve extended the dependant definition that defines a child of a life insured. This means any children living with the life insured who a life insured has been appointed legal permanent guardianship of, are now covered under the Complimentary and Optional Children’s Trauma benefit. Optional benefits must be applied for.

### **Enhancement – Life Cover, Life Income Cover, Trauma Cover, Complete Disablement Cover and Mortgage Repayment Cover – extended Life Events benefit to include life events from 28 weeks gestation**

We’ve added the life events benefit where a life insured reaches the third trimester of pregnancy from 28 weeks gestation. This allows customers to increase their sum insured without further assessment of their health before the child is born at 28 weeks gestation. New parents now have the opportunity to organise the additional cover prior to birth as the period after birth is usually extremely busy for parents.

### **Enhancement – Life Cover, Life Income Cover, Trauma Cover and Complete Disablement Cover – extended payment window for Financial and Legal Advice Benefit**

We’ve increased the payment window under the Financial and Legal Advice benefit. Previously this benefit required a life insured to have received professional advice within 3 months of us paying a claim. This has now been extended to 12 months.

### **Enhancement – Life Cover, Trauma Cover and Complete Disablement Cover – extended Premium Cover from to age 65 to age 70\***

We’ve introduced the option to extend the age limit for Premium Cover for Life Cover, Trauma Cover and Complete Disablement Cover from ‘to age 65’ to ‘to age 70’. Previously customers could only have Premium Cover to age 70 if they held Income Cover or Mortgage Repayment Cover to age 70.

\*Enhancements to the premium cover ‘to age 70’ need to be applied for. Speak to your adviser if this is right for your needs and to apply.

## **Enhancements to our Business Assurance Product**

We’ve made the following improvements across our Business Assurance product:

### **Enhancement – Life Cover, Accelerated Trauma Cover and Accelerated Complete Disablement Cover – extended payment window for Financial and Legal Advice Benefit**

We’ve increased the payment window under the Financial and Legal Advice benefit. Previously this benefit required a life insured to have received professional advice within 3 months of us paying a claim. This has now been extended to 12 months.



**Talk to your financial adviser**

**Call us on 0508 464 999**

**Visit [cigna.co.nz](https://cigna.co.nz)**

**Email [insurancenz@cigna.com](mailto:insurancenz@cigna.com)**

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**Important information**

This brochure is for information purposes and is a summary only. Please refer to the policy wordings for our full requirements and eligibility criteria. The content is intended to be of a general nature, does not take into account your financial situation or goals, and is not a personalised financial adviser service under the Financial Advisers Act 2008. It is recommended you seek advice from a financial adviser which takes into account your individual circumstances before you acquire a financial product. This brochure is based on information current as at August 2022 and is subject to change.

**Cigna Life Insurance New Zealand Limited**

