



Good things come in twos

- › **Increase your level of insurance on us for two months**

Like movies and popcorn, wine and cheese or insurance and good advice, at Cigna we think good things come in twos.

That's why if you increase your level of insurance with Cigna before 31 January 2022 and have the changes issued before 18 March 2022, we'll give you the first two months of increased cover at no extra cost.

Talk to your Independent Financial Adviser today to review your insurance needs.

This offer applies to Cigna's Assurance Extra, Business Assurance, Business Extra, and Agribusiness Extra customers. Terms and Conditions apply.

2
months

Cigna 'Good things come in twos' Campaign September 2021



Terms and Conditions December 2021 update

Customer Two Months Free Premium Offer: Terms & Conditions

1. Apply for a new eligible Cigna policy or to increase your cover under an existing eligible Cigna policy, through an independent Cigna distributor, between 13 September 2021 and 31 January 2022 ("Campaign Dates"), and have the policy or increased cover issued by 18 March 2022 ("End Date"), and receive two months' free premium on the policy or increase.
2. Eligible Cigna policies are:
 - Cigna Assurance Extra
 - Cigna Business Assurance
 - Cigna Business Extra
 - Cigna AgriBusiness Extrapolicies first issued on or after 1 May 2008.
3. This offer is only available to customers applying through independent distributors authorised by Cigna to distribute and advise on eligible Cigna policies. It is not available to customers applying directly through Cigna, through Cigna's partner relationships or through any other distribution channels.
4. Increases on existing eligible Cigna policies are eligible for this offer if they result in (a) the issue of a new cover type or (b) an increase in the sum insured on an existing cover. The free premium offer applies to the premium payable for the new cover type only or the amount of premium payable in respect of the increased portion of the sum insured only. All other changes resulting in an increase in premium are excluded.
5. All policies and increases eligible for the offer will receive 62 days' worth of free premium (on the policy or increase as applicable), which will be credited to the policy and applied to any future premiums payable. Customers paying by direct debit and credit card will automatically have their premium payments adjusted for the free premium offer. Customers paying by other means will be charged the net premium. Other than for customers paying annually or half-yearly in advance, the free premium amount cannot be refunded.
6. Reinstatements of policies or covers previously cancelled or lapsed, and replacements of existing or similar policies or covers are not included in this offer. Applications first submitted before 13 September 2021 but resubmitted during the Campaign Dates are also excluded.
7. Applications are subject to Cigna's usual acceptance and underwriting criteria. Cigna accepts no responsibility for any delay in the underwriting or assessment of any application. Applications made during the Campaign Dates but where the policy or increase is not issued until after the End Date are not eligible for this offer.
8. Cigna reserves the right to change the terms and conditions of this offer, to end it early or to extend it at any time.
9. This offer is made by Cigna Life Insurance New Zealand Limited, of Level 24, Majestic Centre, 100 Willis Street, Wellington 6142.