



Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

Xmas Greetings

Our best wishes to you and your family for safe and happy holiday season.

We are always amazed at how the year seems to drag on and on with the weather changes, then just when you feel you are settled, a fast pace to the end getting sorted ready for Christmas and well deserved break. We have met several new people during the year that we have been able to help, who have now become our valued clients also. This is what makes us feel happy and proud in our role as Financial Advisers.

Merry Xmas Chris and Carole



News from NIB who have just announced some key new benefits for their Ultimate health and Ultimate Health Max range of products.

- Cover for non PHARMAC funded Medsafe approved drugs for use in hospital and at home.
- Additional support when undergoing or recovering from cancer treatment or cardiac surgery
- Cover for hospice care

Cover has a modular structure that can be tailored to suit specific needs of each individual on the policy. You can simply choose a Base Cover, level of excess and preferred additional options. GP, Specialist, Dental & Optical

Ensure you insure.....don't forget and regret!



Chris and Carole Billing

Billing and Associates Insurance Services Ltd

BUSINESS AND FAMILY RISK ADVISERS

Registered Financial Advisers - NZQA Level 5 Certificate

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Time to look after yourself

– Set a plan for a healthy start in the New Year.

What better time than over the holiday period to set a plan in place and you'll be happy with the new YOU!!

Research shows us that people who regularly exercise in the morning tend to sleep better while those who work out later in the day (or not at all) have trouble going into snooze mode. How so? Morning exercise, in particular, positively impacts our so-called circadian (sleep) rhythms or internal body clock and thereby improves the quality of sleep.

And: Doing rigorous exercise is energising and 'fires' us up mentally, so if you decide to do some form of high-energy training later in the day, make sure you do it a few hours before bedtime, so your body and mind have ample time to unwind.

Get into a routine of going to bed at a decent hour if possible, to promote better, deeper and prolonged sleep – ideally for a total of about eight hours. Try to go to tuck in by 10pm, so that you're in dream land when the body reaches its peak physical repair time (between 10pm and 2am) and fixes itself neurologically (between about 2am to 6am).

- Anya Kussler Yahoo lifestyle

Maybe you could look at this option when the festive season is over!!



REAL Mortgage, Income and Rent Cover

Ideal for people who are:

- › Renting
- › Paying off a mortgage
- › Wanting to protect their income

Key Features

Cover Options:

- › 115% of mortgage repayments; or
- › 115% of residential rental payments; or
- › 45% of income.
- › Optional Specific Injury Benefit - if you suffer from one of our listed specific injuries such as a fractured collarbone or loss of sight, we will pay you a benefit whether you are working or not.
- › No Offsets on the first \$5,000 of a Monthly Benefit - your monthly benefit will not be reduced by any other income replacement sources such as ACC, up to \$5000 per month.

Main Benefits

Agreed Monthly Benefit

You will receive an agreed monthly benefit, paid in advance, based on your preferred cover option. If your circumstances change, your benefit remains the same provided your premiums are paid.

Special Events Increase Options apply without providing further medical evidence.

The major driver of the cost of income protection is the likelihood of a claim and its expected duration. Statistics show New Zealanders are 2.6 times more likely to lose income from being off work for six months or more as a result of sickness than of losing the same amount of work time as a result of an accident. The period you have off work after sickness is typically much longer than for an accident.

RE: YOUR CONTENTS COVER

Unoccupied Homes

Remember if you are leaving your property unoccupied for 60 days or more you need to notify your insurer. Make sure you arrange for the lawns to be mown, mail and circulars cleared regularly and turn the power and water off at the mains. Make sure the property is secure and doors fitted with deadlocks? This is actually just common sense, but a reminder as you are rushing away for that well deserved break.

Jewellery items over the value of \$3,000 should be specified on your policy. Remember there are limits to the total value of all other jewellery items. In the event of a total loss, only this amount will be paid to you, regardless of the value of all the items.



Thought for the Day

*"I already know what giving up feels like.
I want to see what happens if I don't."*

- Neila Rey

Thank you for continued support and for your valued business in 2015



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