



Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

A Very Merry Christmas to you and yours.

We are all looking forward to a sunny break after our last few months of rain and being stuck inside. It will be great to freshen up again and spend time in the sun with our family's.

Thank you for your business and support during the year.

Merry Christmas Chris and Carole



Enduring Power of Attorney – Important Protection for you.

An EPA for property is a great document to have when you travel because you can appoint someone to manage your finances and investments back home on your behalf.

An EPA helps protect against unforeseen circumstances by allowing an individual or organisation, referred to as an 'attorney', to act on your behalf, if necessary.

An attorney might be needed where:

- You are overseas and need to buy, sell or manage assets or investment funds on your behalf; or,
- You have a debilitating illness or injury which prevents you from being able to act for yourself (where you fall into a coma or become delirious with a fever for example).
- There are two types of EPA, one for Property and one for Personal Care and Welfare

Thank you for your
valued support and
for your continued
business in 2016

Our Referral Reward thank
you. Refer a friend or family
member who proceeds to
take insurance with us and we
will reward you both with a
voucher of your choice.

"Thought for the day"
"Sometimes you will never know
the value of something,
until it becomes a memory."
Dr. Seuss



Chris and Carole Billing

Billing and Associates Insurance Services Ltd

BUSINESS AND FAMILY RISK ADVISERS

Registered Financial Advisers - NZQA Level 5 Certificate

1st Floor, 3 Milford Rd, Milford, Auckland, PO Box 31417, Milford, 0741

Ph: (09) 486 3266 Fax: (09) 486 3265 Email: admin@billinginsurance.co.nz www.billinginsurance.co.nz



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Insurance health Check

Covers been in place for some time now? Have you sat down and reviewed your covers to make sure they are relevant to YOU?

Book your meeting now for a catchup in the New Year. **Phone: (09) 486 3266**



Building blocks for the future that YOU have planned. Holiday time is when we look back at the year that has passed and plan for happier times ahead.

If we start with building the blocks to protect our family as a base to protect ourselves from loss of our income and health matters, then we can expect to be able to have the holidays, savings and protection in place to keep life sorted. Start at the base, then work up to build your own blocks!!

Family Protection Sorted!!

Holidays

Savings

Protect my
Income
Or Mortgage

Health

Trauma/Living
Assurance



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

