



Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

Have you wondered where the year has gone and are now making plans for time with your family for your end of year holidays? We like to plan ahead to give ourselves clear time so we can enjoy time with our family. Spring is a good time to freshen up your affairs and have everything sorted so that you can enjoy some free time – worry free. As part of this process making sure you have your personal situation covered should there be an untimely event in your lives. Take some action now, sit down have a cuppa and make some plans!!

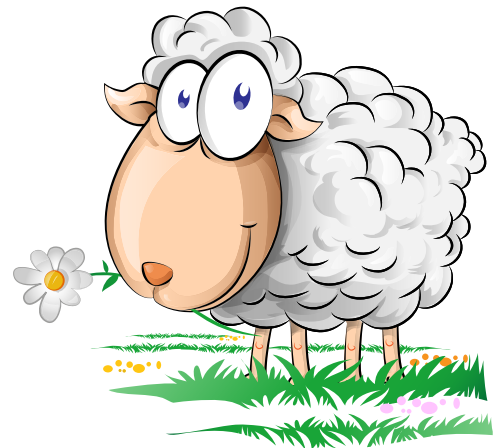
Spring into Action!

Remember to constantly review the value of your vehicles under your motor vehicle insurances. It could be that the sum insured has remained the same on your policy since you bought your vehicle. You will only be paid the market value at claim time, so a good idea to check

TIP: You may have bought more sports equipment over the years. It's important to check the values on all these items. In the event of a total loss your policy may only provide cover for a limited amount for these items. Good idea to note them on your policy.

Your enquiry is welcome at any time.

Phone (09) 486 3266 or
email us admin@billinginsurance.co.nz



TIP:

*If your home is unoccupied
for 60 days or more you must notify
your insurer.*

TIP:

*Jewellery needs to be specified if the item
value is more than \$3000. Remember if all your
jewellery totals more than \$15,000 then you will
need to notify us so we can make sure you
have full cover.*



Overseas Travel Soon??

- Call or email with your travel plans and we can sort the travel insurance for you.
- Tell us where you are going, for how long and who is travelling.
- We discount to our clients as a thank you for your business!!



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

Self Employed?

Reducing your ACC levies with ACC CoverPlus Extra

ACC Cover Plus Extra is guaranteed lost earnings cover that you know won't change whatever life throws your way.

ACC CoverPlus Extra is the smart alternative to the standard Cover Plus cover.

- If you're injured and have to take time off work, you can receive up to 80% of the previous year's income (provided you can show proof of earnings) This is fine if your income stays the same year in year out, BUT WHAT HAPPENS IF your income fluctuates and last year's earnings were lower than usual?
- You are just starting out in your own business and have no income history?
- Your personal income is not an accurate indication of your earnings capacity because you're splitting income with a partner or spouse, or you have taken advantage of options to reduce your tax?
- **(Cover Plus Extra works differently).** If you are injured and have to take time off work, you are guaranteed a pre-agreed level of income, regardless of how much you earned in the previous year.
- If you would like to consider ACC Cover Plus Extra as an alternative then please call us and we'll arrange to provide you with the relevant information and process.



Health Cover

Private health insurance can help you skip the long waiting lists for elective surgery allowing you to return to work quickly and keep your life and family running along without too much disturbance.

We consider this is no longer a luxury, but an important part of your family protection to enable continuity of your existing lifestyle.

There are new products introduced to the market that you may not be aware of. We welcome your call to discuss the best cover option for your family!! (09) 486 3266 or send an enquiry through our website www.billinginsurance.co.nz

A Real Case:

David aged 45, divorced with two school aged children. Went to his GP for a routine medical for his truck drivers licence and was found to have high blood pressure by his GP and sent to a cardiologist for investigations. Eight months later David started experiencing angina. An angiogram, angioplasty and eventually bypass surgery was required over a period of 18 months. Total claim cost to date has been \$60,000.

David has a health insurance policy with a nil excess and he was able to have all of his treatment and surgery performed in a private hospital and have "peace of mind" knowing all costs would be covered so he could concentrate on getting better.

Sovereign Medical Records

Thought for the Day

*"A man is but the product of his thoughts.
What he thinks, he becomes"*

Mahatma Gandhi.

KEY BENEFITS TO BE INTRODUCED:

- Opting to use the Public System for treatment that would have been covered by the policy – premium savings will occur
- Higher excesses
- Treatment not available in NZ!!! An option to seek treatment in Australia



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

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