



Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

CYBER INSURANCE

We mentioned a little about this in our last Newsletter

Did you know one in five small businesses experienced a cyber-attack, yet only six percent of SME's in NZ have cyber insurance.

Conduct regular cyber security training sessions for new and existing staff to keep staff up to date on common attacks and trends.

Attackers can get full control over a machine through remote access. Secure controls should be put in place to log and limit users who can access the network.

Ask us more about this protection

Phone (09) 486 3266



We are passionate about the need for having private medical insurance and can see how this has helped several of our clients access additional medical treatments where they have been able to fast track their treatment and recovery. Read below a further endorsement from the Good Returns article more reasons why this is so important.

Why private health insurance is an investment, not a cost

Decisions that will ensure that the situations they may face can be dealt with in a timely and thoroughly appropriate manner.

It offers control over the treatment they receive, when they receive it and who administers that treatment on their behalf. In short, private health insurance shouldn't be viewed as a cost, but as a necessary investment in quality of life.

Let's look at the reasons why private health insurance makes sense.

Firstly, it offers greater choice. Your clients can choose who they receive treatment from and, in consultation with their GP or Specialist, when and where.

There's also less waiting involved. Spending time on hospital waiting lists while their health may be deteriorating or secondary effects developing can be difficult and emotionally draining for people. If they're experiencing pain, the impact can be even more difficult.

There's less worry, which is not to say that there is no worry at all. But at a time of heightened stress, the individual and their family should be able to focus totally on treatment and recovery, not the often-difficult details.

Having private health insurance also relieves the likelihood of lost income or the need for financial support if the person experiences long-term bad health. It can equally affect supportive family members as well. If they end up paying for treatment themselves, costs can also quickly mount up.

On a more positive side, private health insurance opens up the way for leading edge treatments that may otherwise be out of reach. Health practices and procedural options are advancing rapidly. Having access to those new methods could make all the difference.

Private health insurance also allows for preventative care. With nib's Proactive Health Option, it's easier to stay healthy and enjoy life.

And finally, having private health insurance promotes increased certainty and confidence in the future, without the mental burden of how to afford treatment should the need arise. All things considered, private health insurance is something all of us should have.

RISK ANALYSIS

A Health Check re your Family & Business Protection

<u>Business Insurance</u>	<u>Solution</u>	Tick
Liability for advice you give	Professional Indemnity	
Business Contents Destroyed	Material Damage	
Tools, Plant and Machinery at work and away	Tools anywhere in NZ	
Loss of Profits	Business Interruption	
A third party making a claim on you	Public, Statutory and Employers Liability	
Business Vehicles Damaged	Commercial Vehicle Cover	
Data recovery, lost client info claim & Legals	Cyber Insurance	
Claims against Directors and Officers & Legals	Directors and Officers	
Claims against a Trustee	Trustees Liability	
A valued person in my business is sick or disabled. Replacement staff member	Key Person or Partnership Protection or lump sum shares	
<u>Personal Insurance & Family</u>		
Loss of your income	Income Protection	
Surgery and Specialists expenses	Medical	
Lump Sum for major illness	Trauma or Critical Illness cover	
Can't work in your occupation again	Total Permanent Disablement	
Lump sum for your family if you die unexpectedly. Will compared to Trust	Life Cover	
Accident Cover through ACC	ACC Cover Plus Extra – Agreed Cover	
<u>Employment</u>		
New Job agreed benefits for your employees position	Employment Contracts	
A register of sick days	Sick recording	
Redundancy included in your employment contract?	Redundancy Income Protection 6 month benefit payment	
<u>Personal Other</u>		
Your affairs sorted prior to death	Home, Contents, Renting Public Liability Holiday Home, Caravan, Boat Travel Wills	
Your personal wishes re your Estate on death	Memorandum of Wishes	

Tick the boxes and let us know if there is something you would like to know more about. Email us a copy to admin@billinginsurance.co.nz



Chris and Carole Billing

Billing and Associates Insurance Services Ltd

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Registered Financial Advisers - NZQA Level 5 Certificate

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

