



Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

Wishing you a Merry Christmas with fun and safe holidays with your family. We have had a busy year with work and family activities, so wishing you all some special time with your own families and safe and happy holidays.

Thank you for your support and business in 2017

Merry Christmas From
Chris and Carole



Keeping your insurance premiums the same until 80 years? Sound good to you??

Premium costs will keep climbing as you become older as this is the way premium costs are calculated by the insurers. Now is a good time to look at options to keep some of your premium at a constant rate, so when your circumstances change and you no longer have the need for all of your current benefits, you can have a base amount of cover that will be affordable to retain in the future. This is something we can help with. Options will differ dependant on your own personal circumstances and requirements for the future. **Phone 09 486 3266 to book a time to discuss.**

Cancer Cover – a new trauma benefit.

Would a lump sum help if you were diagnosed with having cancer? Well there are options for you now to have this as an additional benefit to your existing covers. You can opt to have a fixed premium to age 65 or 70 years - your choice? Includes a grief support and financial planning allowance as an additional payment.

For every client that commences this cover they will be given a copy of Pink's "Beautiful Trauma" CD We think it is more than beautiful to have extra funds available to you at this stressful time.

Why should a business have cyber insurance?

Security weaknesses have been discovered in Wi-Fi networks that can leave your data exposed and you and your business vulnerable to cyber attacks. No matter the size, any business that operates online or has an online presence is vulnerable to Cyber attacks and data breaches. From viruses and hackers to employee error and system damage, your business is exposed to a range of risks that can stop you trading, impact you financially, affect your customers, and damage your business' reputation.

NZI offers two Cyber policies. From basic coverage under **Cyber Base**, to more extensive protection under **Cyber Ultra**. We welcome your enquiry: admin@billinginsurance.co.nz



Chris and Carole Billing

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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



Go Home Loan

With a Sovereign Go Home Loan your borrowing limit reduces over time, helping you to manage your mortgage more effectively and pay off your loan faster.

As your circumstances change, it's easy to make adjustments to your Go Home Loan. You can fix some of your loan, pay it back faster, redraw up to the current limit, or adjust your repayment dates. It's even possible to take a break from repayments for a short time. You can save thousands in interest and take years off your loan term.

Loan application fee: No charge

Phone: Carole 09 486 3266 to discuss options

Special Events

As part of your policy there is an option to increase your cover without any medical evidence. This option built in to most policies which means you are able to increase your cover. Some of the special events are:

- Married or civil union
- Divorce or legal separation
- Becoming a full-time carer
- An increase in annual salary
- Death or terminal illness of a spouse, defacto partner or civil union partner
- Every 5th policy anniversary
- Birth or adoption of a child
- Increasing mortgage - to name a few

"Thought for the day"
 "The smallest deed is better than
 the greatest intention"
 John Burroughs

Home Insurance Calculator

You may not have checked the replacement value of your home for some time and it is important for you to keep your home policy up to date with replacement costs . A good time to check this while you are having a quiet day during the holidays. Email us a copy and we can then check your existing cover and advise you if there needs to be any changes.

admin@billinginsurance.co.nz



This easy to use calculator will help to estimate the likely cost of rebuilding your home, to ensure the Sum Insured on your home policy is correct.

www.needtoknow.org.nz



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

