



Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

Typical life insurance mistakes – we can all be guilty of this

Not taking out life insurance until you need it rather than, buying too little, losing the family home is the worst-case scenario that must be avoided. Not insuring your spouse, think about all the scenarios that could affect you and your family and make sure you have a plan in place. Not reviewing your policy, picked up a new hobby? It's time to review your policy. Buying on price, other than price, there are many factors to consider, such as policy quality and customer service.

We all know about life insurance, but what happens if you become sick and unable to work? It may be that you need extra funds at this time to help with additional family running costs or for that extra treatment to get you rehabilitated quickly. There is so much we could do to help you and your family and we have seen how many of our client's lives have changed with having the right covers in place for their own particular circumstances. We can start out with sorting cover for ourselves at the time we buy our first home, or start a family and then put our thoughts in the closet and think that we have **done that job!!**. It is so important to keep up to date with regularly reviewing the plans you have in place. We don't know what has changed unless you tell us, so that we can both plan the right outcome for the covers you have in place. Your call is welcome anytime. **Call us on 486 3266**

Guidelines for putting health and safety practices in place

The primary duty of care is a broad overarching duty and includes:

- Providing and maintaining a work environment that is without risks to health and safety
- Providing and maintaining safe plant and structures
- Providing and maintaining safe systems of work
- Ensuring the safe use, handling and storage of plant, structures and substances
- Providing adequate facilities for the welfare at work of workers in carrying out work for the business or undertaking, including ensuring access to those facilities
- Providing any information, training, instruction, or supervision that is necessary to protect all people from risks to their health and safety arising from work carried out as part of the conduct of the business or undertaking
- Monitoring the health of workers and the conditions at the workplace for the purpose of preventing injury or illness of workers arising from the conduct of the business or undertaking



Website: <http://www.business.govt.nz/worksafe/hswa>



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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REAL Mortgage and Rent cover Did you know you can cover:

**45% OF INCOME, OR
115% OF MORTGAGE REPAYMENTS, OR
115% OF RESIDENTIAL RENTAL PAYMENTS**

REAL Mortgage, Income and Rent Cover helps you protect your income, or your home if you're unable to make mortgage or rental payments, due to you becoming totally disabled and unable to work. Depending on the option you choose, it pays your regular mortgage, or rent payments, or up to 45% of your income while you're unable to work, allowing you to focus on your recovery.

Ask us now about helping you to protect your family!!

PH: 486 3266

Covermore - A comprehensive cover for your family or business travel

**OVERSEAS MEDICAL AND DENTAL COVER
COVER FOR ADDITIONAL EXPENSES
TAILORED AMENDMENT OR CANCELLATION
COVER - ONLY CHOOSE WHAT YOU NEED**



- High levels of cover for your luggage, cameras and laptops
- Working holidays included
- 24 hour emergency assistance
- PLUS much more.

On top of global medical cover, Cover-More offers tailored cancellation cover, **\$10,000 rental car insurance excess cover**, \$3,000 cover per camera and laptop, and much more.

You can also choose to customise your policy with added cover for activities like skiing. Many travellers have relied on the **Options** plan to give them comprehensive cover while they travel abroad.

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

"Thought for the day"

"A goal without a plan is just a wish."

Antoine de Saint-Exupéry



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