



Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

Keeping your business healthy

If you have become self employed, it comes with different responsibilities as you will soon find. Making sure there is income for you, keeping the business going if you are sick and unable to work and arranging for replacement staff if you are incapacitated for a period of time. It may be for the short term or a permanent arrangement may need to be put in place.

It could be that you already have a key person you can rely on. It is also important that you protect this person while new arrangements are being made. There could be support staff that will still need their wages, so how are you going to do this? Business Insurance is able to protect these scenarios which are different for each particular situation. As the business owner you need to identify what is at risk, who generates the income and who is going to support you.

Firstly, ask some questions, then decide what is relevant to you. We can help with this.

Email admin@billinginsurance.co.nz with your initial queries

“Thought for the day”

“Remember, happiness doesn't depend upon who you are or what you have, it depends solely upon what you think.”

Dale Carnegie



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

Merry Christmas

Wishing you a fantastic year ahead
and great times with your friends
and family over the holiday period.

We appreciate your continued
support.

Chris and Carole



Your Income Replacement for Accident and Disability

Talk to us about your ACC levy payments in conjunction with your replacement Income cover. You may have an old type contract that will be offset when you are receiving an ACC payment. We can review and advise you here.
Phone 09 4863266



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Non Pharmac Drugs and Treatment Costs

The Pharmaceutical Management Agency (PHARMAC) is a government agency that manages public funding of pharmaceuticals in NZ for District Health Boards and the community. Simply put, PHARMAC drugs are subsidised. There is at least one PHARMAC drug available for every type of condition and all \$5 prescriptions are PHARMAC funded.

There are a lot of drugs that are not PHARMAC funded but at Medsafe-approved - we call these non-PHARMAC drugs. Non PHARMAC drugs could be the most appropriate treatment for patients for a range of reasons.

Private health insurance is an answer to this and there is cover available to you for up to \$300,000 for this benefit. If you wish to hear more about what is available to you, we welcome your call. 09 486 3266

Key points re your medical cover

Waiver of Premium

The Waiver of Premium Benefit removes the burden of paying premiums if a life assured under the Waiver of Premium Benefit becomes totally disabled and unable to work. This Optional Benefit waives the premiums on your policy until the life assured holding the Optional Benefit turns 65. Add this to your existing policy for certainty in the future to maintain your medical cover during a time when you are unable to work.



- Place an excess on your surgery benefit to help with every increasing premium costs
- Overseas treatment

Access treatment overseas If the treatment you need isn't available in New Zealand or your support network is overseas, we can help. There are options to have treatment in Australia or beyond depending on your situation. If you'd prefer to have treatment overseas close to your loved ones, in Australia we will cover up to 100% of reasonable charges. Outside of Australia we can pay up to 75% of reasonable charges. Sovereign Private Health cover offers this benefit.



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