



# Billing & Associates Insurance Services Ltd

BUSINESS & FAMILY RISK ADVISERS

## Merry Christmas

Wishing you fun times and a great year ahead. Safe travels.

Your continued support is much appreciated.



Chris and Carole

“Thought for the day”

“Why fit in when you were born to stand out?”

Unknown



## Planning that holiday?

There are so many things to think about so you can enjoy your time out, so to speak. Your travel insurance should be the first thing you sort once you have paid your deposit for your holiday. You may be having a cruise as part of your travel plan or using a motorcycle or moped as part of your travel plans. This needs to be noted on your policy. You may also have a pre-existing medical condition and like to know you have coverage for this. We can help you with a medical assessment so you know you are covered or what exclusions may apply to your cover. Please call so we can help or answer any questions you may have when making your plans. **(09) 486 3266.**

### Key Points to Remember re protecting your home, business and vehicles. Check List

- Value of home to replace in the event of a total loss
- Value of contents – Remember to add any new item of value to your policy. You may need to specify this if it is a valuable jewellery item.
- Vehicle – Have you checked that your vehicle is insured correctly for its current market value. Car, Caravan, Boat – all of these need checking.
- Business – Self Employed and need coverage for third party incidents. Public Liability cover is what you need here. Ask us if you need advice re your business protection.
- Are you giving advice – Professional Indemnity cover is the protection you will need
- Setting up new premises – you may need cover for any fit-out costs that you have paid for, or plant and stock. Email [admin@billinginsurance.co.nz](mailto:admin@billinginsurance.co.nz) *Ensure you insure ... don't forget and regret!*



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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