



Essential Insurances

The correct insurance cover is essential

Summary of Covers for _____ of _____

Thank you for the opportunity to restructure your ACC cover. This new plan ensures that you and your business have financial protection in the event of accident or illness.

| Your Current Situation | | |
|------------------------|-----------------------|----------------------|
| | Accident per month | Illness per month |
| ACC Cover | \$7,879.40 | \$0.00 |
| Personal Cover | \$0.00 | \$0.00 |
| Business Cover | \$0.00 | \$0.00 |
| Total Cover | \$7,879.40 | \$0.00 |
| Monthly premium | | \$172.10 |

| ACC CoverPlus Extra | | |
|------------------------|-----------------------|----------------------|
| | Accident per month | Illness per month |
| ACC Cover | \$1,976.00 | \$0.00 |
| Personal Cover | \$5,204.00 | \$7,180.00 |
| Business Cover | \$7,999.00 | \$7,999.00 |
| Total Cover | \$15,179.00 | \$15,179.00 |
| Monthly premium | | \$535.70 |

| Additional Covers | | |
|--|----|---------------|
| As your ACC Accidental Benefit has been reduced it is important that you include the following covers: | | |
| Existing Life Cover | of | 0 |
| Existing Total & Permanent Disability Cover | of | 0 |
| Existing Trauma Cover | of | 0 |
| Monthly premium | | \$0.00 |

| Additional Covers | | |
|--|----|-----------------|
| As your ACC Accidental Benefit has been reduced it is important that you include the following covers: | | |
| Existing Life Cover | of | 0 |
| Existing Total & Permanent Disability Cover | of | 0 |
| Existing Trauma Cover | of | 0 |
| Personal-Life Cover | of | \$500,000.00 |
| Monthly premium | | \$111.31 |

Total Premiums \$647.01

By restructuring your ACC levies you have stretched your cover. For an additional \$474.91 per month you have a much more comprehensive protection plan in place.

For more detail refer to the attached page.

I look forward to working with you and providing you with the peace of mind that your current and future financial situation is covered.

Regards
Ray Sheath
Mr
Essential Insurances Limited

Phone: 09 282 3959
Mobile: 027 498 6699
Email: ray@essentialinsurances.co.nz



Essential Insurances

The correct insurance cover is essential

Business details

Name of Business:

Name of Partner/Shareholder:

Actual/Estimated Earnings for 2015/2016: \$118,191.00

ACC CoverPlus Extra cover amount for 2015/2016: \$23,712.00

Levy Year: 2016

Classification Unit Code: 86220 Specialist medical services

Your Current Situation

| | Accident | Illness | Wait Period | Benefit Period | Monthly premium | Annual Premium |
|---------------------------|-------------------|---------------|-------------|-----------------------|-----------------|-------------------|
| ACC | \$7,879.40 | \$0.00 | 7 days | to age 65 | \$172.10 | \$2,065.16 |
| Total Benefit Paid | \$7,879.40 | \$0.00 | | Total Premiums | \$172.10 | \$2,065.16 |

Additional Covers

| Additional Cover Required | Sum Assured | Monthly premium | Annual Premium |
|---|-------------|-----------------|----------------|
| Existing Life Cover | 0 | 0 | 0 |
| Existing Total & Permanent Disability Cover | 0 | 0 | 0 |
| Existing Trauma Cover | 0 | 0 | 0 |
| Total Premiums | | \$0.00 | \$0.00 |

ACC CoverPlus Extra

| | Accident | Illness | Wait Period | Benefit Period | Monthly premium | Annual Premium |
|---------------------------|--------------------|--------------------|-------------|-----------------------|-----------------|-------------------|
| ACC | \$1,976.00 | \$0.00 | 7 days | to age 65 | \$64.28 | \$771.32 |
| Income Protection | \$2,124.00 | \$4,100.00 | 26 weeks | to age 65 | \$198.29 | \$2,379.48 |
| Mortgage Income and Rent | \$3,080.00 | \$3,080.00 | 26 weeks | to age 65 | \$122.20 | \$1,466.40 |
| Business Cover | \$7,999.00 | \$7,999.00 | 13 weeks | 2 years | \$150.93 | \$1,811.16 |
| Total Benefit Paid | \$15,179.00 | \$15,179.00 | | Total Premiums | \$535.70 | \$6,428.36 |

Additional Covers

It is recommended that Personal Life Cover is at least \$0 to match previous level to ACC cover before dialling down

| Additional Cover Required | Sum Assured | Monthly premium | Annual Premium |
|---------------------------|--------------|-----------------|-------------------|
| Personal - Life Cover | \$500,000.00 | \$111.31 | \$1,335.72 |
| Total Premiums | | \$111.31 | \$1,335.72 |

Total Premiums \$647.01 \$7,764.08

Note

*Payments continue weekly, adjusted at a CPI rate until the latest of these dates: Partner/spouse - The end of five consecutive years or the date the youngest child turns age 18, Children - until they turn 18 or 21 if in full-time study. Refer to ACC Accidental Death Entitlements

PHONE: (09) 282 3959 FAX: (09) 282 3957