

REAL ESTATE

Essential Insurances

The correct insurance cover is essential

Business details

Name of Business:	Name of Partner/Shareholder:
Actual/Estimated Earnings for 2013/2014: \$113,768.00	ACC CoverPlus Extra cover amount for 2013/2014: \$22,464.00
Levy Year: 2014	Classification Unit Code: 77200 Real estate services

Your Current Situation

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$7,584.53	\$0.00	7 days	to age 65	\$208.05	\$2,496.56
Existing Income Protection	\$0.00	\$5,016.00	13 weeks	to age 65	\$52.73	\$632.76
Total Benefit Paid	\$7,584.53	\$5,016.00		Total Premiums	\$260.78	\$3,129.32

ACC Accidental Death * \$4,550.72 for spouse/partner \$1,516.91 for the children (until they turn 18 or 21 if in full time study)

With AIA and ACC CoverPlus Extra

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$1,872.00	\$0.00	7 days	to age 65	\$71.31	\$855.78
AIA Income Protection	\$6,128.00	\$8,000.00	26 weeks	to age 65	\$77.83	\$933.96
AIA Mortgage Repayment	\$2,000.00	\$2,000.00	4 weeks	to age 65	\$42.21	\$506.52
AIA Business Cover	\$8,000.00	\$8,000.00	4 weeks	1 year	\$75.29	\$903.48
Total Benefit Paid	\$18,000.00	\$18,000.00		Total Premiums	\$266.64	\$3,199.74

ACC Accidental Death * \$1,123.20 for spouse/partner \$374.40 for the children (until they turn 18 or 21 if in full time study)

Additional Covers

Additional Cover Required	Sum Assured	Monthly premium	Annual Premium
Life Cover	\$500,000.00	\$27.50	\$330.00
Total & Permanent Disability Cover	\$300,000.00	\$0.00	\$0.00
Trauma Cover	\$300,000.00	\$62.28	\$747.36
		Total Premiums	\$89.78

Total Premiums \$356.42 \$4,277.10



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Summary of Covers for

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	\$7,584.53	\$0.00
Personal Cover	\$0.00	\$5,016.00
Business Cover	\$0.00	\$0.00
Total Cover	\$7,584.53	\$5,016.00
Monthly premium		\$260.78

With AIA and ACC CoverPlus Extra		
	Accident per month	Illness per month
ACC Cover	\$1,872.00	\$0.00
Personal Cover	\$8,128.00	\$10,000.00
Business Cover	\$8,000.00	\$8,000.00
Total Cover	\$18,000.00	\$18,000.00
Monthly premium		\$266.64

Additional Covers	Total Premiums	\$356.42
As your ACC Accidental Benefit has been reduced it is important that you include the following covers:		
Life Cover	of	\$500,000.00
Total & Permanent Disability Cover	of	\$300,000.00
Trauma Cover	of	\$300,000.00
Monthly premium		\$89.78

By restructuring your ACC levies you have stretched your cover. For an additional \$95.65 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
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