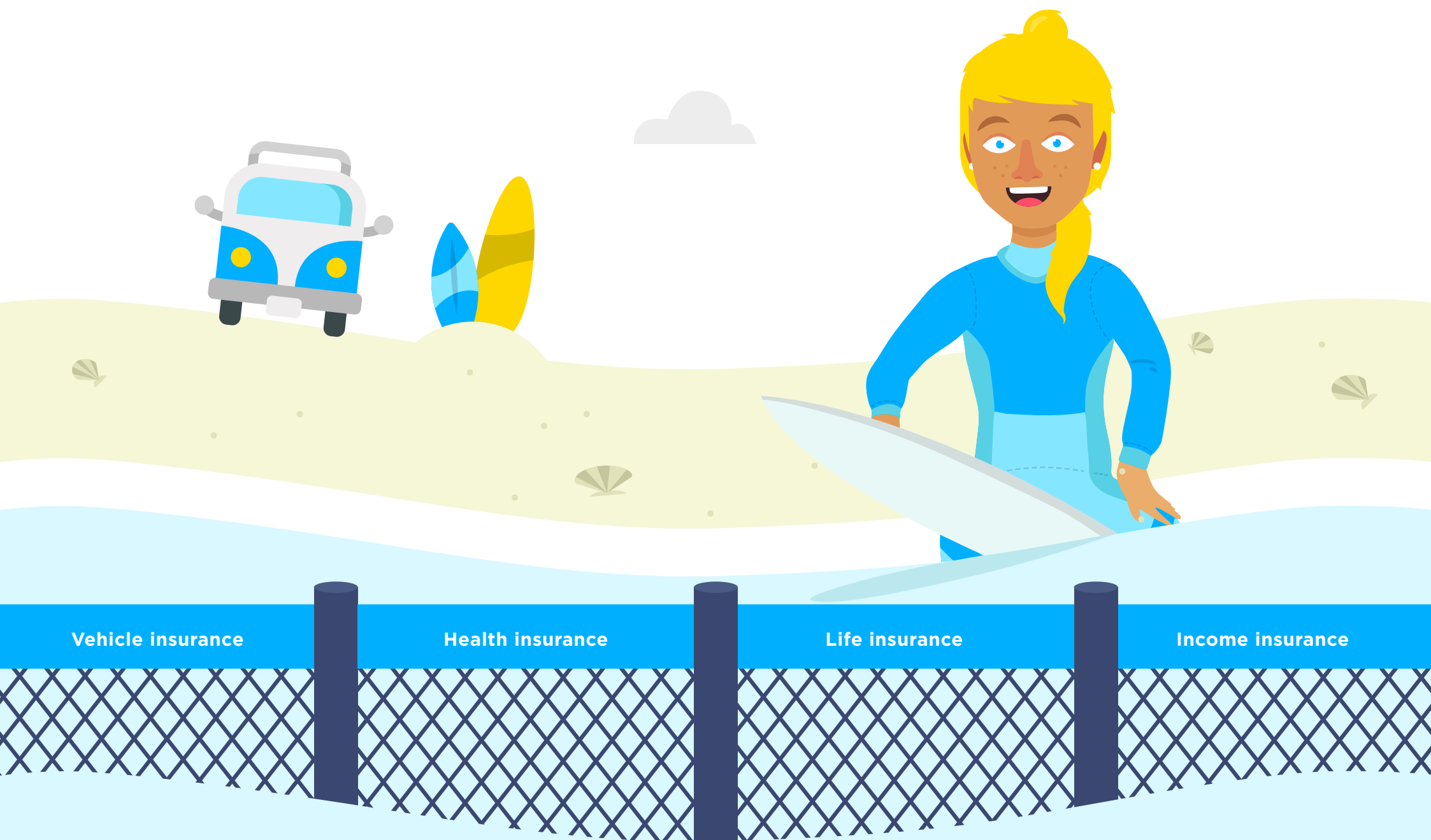


Insurance

Managing your financial risk - expect the unexpected!



Only insure what you cannot afford to lose or replace

What if it cost \$400 per year to insure your \$10,000 van plus your surfboards?

If they got stolen would you have enough money to replace them without insurance?

Avoid the sting

Your insurance needs will change at different stages of your life.

Do your homework, check the tides, avoid jellyfish, and review your insurance needs frequently.

Types of insurance

Debt insurance: Mortgage and loan repayments.

Disability insurance: Trauma or critical illness, total or permanent disability.

General insurance: Motor vehicle, home, household contents, travel, boat.

Health insurance: Doctors visits, specialist and private hospital care.

Income protection: Income replacement, redundancy insurance.

Life insurance: Pays out on the death of the person insured.

Self-insurance: Emergency fund or group/whānau-based insurance or a will.

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Only 57% of
New Zealanders
have life insurance

Less than 20% of
New Zealanders
have income
protection insurance

95% have
both home and
car insurance