



Personal Insurance and Risk Management – Information Summary

Be Confident that Your Lifestyle and Investments are Protected

Let our experience help you determine what cover you and your family need to keep life running as smoothly as possible during the inevitable bumps in the road of life.

Gain peace of mind and **RECOVER QUICKLY WITH OUR SUPPORT.**

Personal Policies Cushion You against Disease, Disability and Death

- Focus your strength on making it through difficult or tragic times. This is possible when you have a financial plan in place to cater for common risks.
- Be as sure as you can be that you can stay in your family home, give your children the education you want for them and cover day-to-day expenses when serious trouble arises.
- Learn about affordable ways that you can put some risk management in place at an early stage and increase the scope of your protection as time goes by.
- Get good advice and regular reviews of your situation. This is the best means of making the most of your insurance dollar.
- Choose and update your policies wisely over time. Personal needs change constantly.
- Establish what personal insurance or combination of cover you need most, with our help and experience.



Quick Tips

We offer a **Free Review** of your **Existing Personal Insurance** Cover and provide you with a **No Obligation Summary** and **Recommendations**. If you do want help implementing new policies or managing your existing risk cover, we are here for you.

The Most Important Insurance Decision that YOU Need to Make

What Cover You Need the Most

The three risk areas that we can address with your help are your **Life**, your **Income** and your **Debt**.

Various forms of insurance will address your concerns:

- **Loss of Life, Trauma, Disablement, Health Insurance**
- **Income or Redundancy Protection**
- **Mortgage or Debt Cover.**

Making the right choice is not simple, and it's not an easy process to compare premiums and brochures.

We explain the finer points of the different insurance products on the market and find the most appropriate cover for you.

Types of Personal Insurance

- Life
- Trauma
- Total Disability
- Permanent Disability
- Income Protection
- Mortgage Protection
- Rent Protection
- Redundancy Protection
- Waiver of Premium
- Health
- Cash Back Premium Life

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The Most Frequently Asked Question?

“Why should we use your loan or insurance services, and do you charge a fee to help us?”

We work solely for the benefit of our clients, keeping your best interests in mind and saving you money wherever possible. For example, on a 25 year mortgage the correct loan structure can save you literally thousands of dollars.

Our services go well beyond the normal transactional nature of applications for loans or insurance cover. We spend time with you and analyse your needs and financial situation before formulating a suggested overall plan.

You are spared the difficulties and the precious time involved in trying to research and analyse the complexities of different products and options, and you are not restricted to the offerings of one insurer or lender.

We are an accredited mortgage and risk advisory business and we work with most lenders and insurers, who pay us a commission. Therefore 95% of the time our services are absolutely FREE to our clients. In very unusual circumstances lenders do not include any brokerage in the transaction, and we have to charge our client a fee. This fee is always discussed and defined at our first meeting.

Find the Right Combination of Life, Health and Debt Cover

What do YOU need for your time of life and particular circumstances?



Quick Tips

There is no **magic formula** or exact science to determine what you need to protect your family or lifestyle. We can, however, spend quality time with you, carefully analysing the what-ifs, determining what your priorities and options are, and get quotes from different providers to ensure you the have the **best value for your insurance dollars**.

Did You Know?

- **Trauma** and **TPD** insurance are also referred to as **“living assurance”, “critical condition”** or **“serious care”** cover.
- Advances in modern medicine mean **you are likely to live a long life** after suffering a major health problem.

Type of Policy	Examples of Cover Provided
Life	A lump sum or monthly benefit to support your loved ones in the event of your death.
Trauma	A lump sum paid out to you if you suffer certain health problems, such as cancer, heart attack, paralysis, major burns and other events as specified in the policy. This money could fund private medical costs, lifestyle changes such as reduced working days, or a rejuvenating family holiday.
Total and Permanent Disability (TPD)	A one-off payment to help you pay off debts, modify your lifestyle or home facilities, and give you options if you are left permanently unable to work .
Income Protection	Pays a regular income, generally around 75% of your pre-tax income, while you are unable to work due to sickness or injury, so you can cover all your usual expenses while recovering.
Mortgage and Rent Protection	Provides a regular monthly payment to cover your mortgage or rent while you are unable to work due to sickness, injury, redundancy or bankruptcy.
Redundancy Protection	Protects you from loss of employment due to involuntary redundancy as a result of employer re-structuring. It usually pays out after a 4 week waiting period up to a maximum of 6 months.
Health	Many variations of Health, Specialist and Surgery insurance give you instant access to choices of treatment.

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Common questions about personal insurance

- How do I choose the best insurance company?**
 Making the right choice is not simple, and it's not an easy process to compare premiums and brochures. We explain the finer points of the different insurance products on the market and find the most appropriate cover for you.
- What is TPD insurance?**
 Trauma and Total and Permanent Disability insurance are also referred to as

 - Living assurance
 - Critical condition cover
 - Serious care cover.
 Advances in modern medicine mean that you are likely to live a long life after suffering a major health problem. This type of insurance helps to improve the quality of life.
- If I have a limited budget, can I pick and choose only certain things to insure against loss or damage?**
 Discuss with us your unique requirements for protection from loss, damage or liability – even if you just want to cover a few of your favourite things for now, that is a good start.

Fire and General Policies Insure your Valuable Property

- In times of accident or disaster, nothing can replace precious memories and souvenirs of the lives of our loved ones. Using a fireproof safe and backing up on The Cloud are the only precautions we can take.
- Quickly repair or replace everything else that is important for your quality of life by choosing the right insurance.
- Protect the essential things you own against misfortune.
- Ensure stability and reduce the discomfort to your children and family by arranging for a quick recovery from traumatic events.
- Give yourself peace of mind about the nest you have invested in, the vehicle that keeps you moving, earning or learning, or the prize possessions that surround you - symbols of security and growth.

Type of Policy	Examples of Cover Provided
Home	Repair or restoration of your home, Legal liability, Intentional damage, Lost/stolen keys, Temporary accommodation
Home Contents	Repair/replacement after specific events, Legal liability, Living expenses, Single valuable items, Home office
Car	Repair/replacement after specific events, Windscreen, Hire car, Personal liability, Third party, Roadside rescue
Motorbike, Boat, Trailer, Caravan, Campervan	Repair/replacement after specific events, Excess protection, Personal liability, Road clearing, Towing, Outboard motors, Sails, Fishing, Diving and Waterskiing gear
Favourite Things	Protection for the personal belongings you care about the most

We look forward to discussing your needs and providing the best solution.



Quick Tips

Have You Considered these Insurance Options?

- Waiver of Premium** – added to life or disability insurance to prevent policies from lapsing when they are needed most.
- Cash Back Premium Life** – insurance that guarantees level premiums and allows for premium return options over 20 years.

What Type of Property does Fire and General Insurance cover?

- Your Home
- Home Contents
- Jewellery
- Personal Effects
- Your –
 - Car
 - Motorbike
 - Boat
 - Trailer
 - Caravan
 - Campervan

Let Us Do What We Do Well

Our assistance ensures that you are covered by providers with excellent financial and claim ratings, you are not over- or under-insured, and there are no surprises in the fine print of the policies you choose.