

WHY YOU NEED ADVICE WHEN BUYING INSURANCE

HOW COMPLICATED IS NZ'S LIFE AND HEALTH INSURANCE MARKET?

These are the factors you need to take into account in order to pick your way through the complex minefield of personal life and health insurance. It's why you need financial advice from a properly Registered or Authorised Financial Adviser.

6

TYPES OF COVER

LIFE
MEDICAL
PERMANENT DISABILITY
TEMPORARY DISABILITY
TRAUMA
MORTGAGE COVER

INSURANCE COMPANIES

AA LIFE	CO-OP MONEY NZ	PARTNERS LIFE
ACCURO	INSURANCE	PINNACLE LIFE
AIA	COUNTDOWN	SBS
AMI	DORCHESTER	SOUTHERN CROSS
AMP	FIDELITY	SOUTHSURE
ANZ	GREENWICH	SOVEREIGN
ASB	KIWIBANK	STATE
ASTERON LIFE	MAS	UNIMED
BNZ	NIB	WESTPAC
CIGNA	ONEPATH	

28

33

PRODUCT TYPES

998

FEATURES
(some shared,
others unique)

4,068
FEATURES OFFERED BY
INSURANCE COMPANIES

WHY IS PERSONALISED FINANCIAL ADVICE SO IMPORTANT?

There are so many options - many of which won't apply to you, so don't accept generalised (class) advice or simple product summaries. Ensure you are receiving a full personalised advice service from a properly Registered or Authorised Financial Adviser.

30

FEATURES DEPENDING
ON GENDER

120

FEATURES DEPENDING
ON EMPLOYMENT
STATUS

276

FEATURES FOR
SPECIFIC OCCUPATION
CLASSES

240

OPTIONS TO
CHOOSE FROM

1,051

FEATURES THAT
VARY BY AGE

28,070

VARIATIONS (on average we review
six variations in policy wording per feature, per company)

THOSE CHOICES CAN **REALLY COUNT** WHEN YOU CLAIM

Which income protection insurance **WORKS BEST WITH ACC?**

Who has the **BEST BUILT-IN EARLY CANCER BENEFITS?**

Who covers the **MOST TRAUMA CONDITIONS?**

Which companies will contribute to legal fees **IN THE EVENT OF A DEATH CLAIM?**

But which trauma conditions are you **MOST LIKELY TO CLAIM ON?**

What about partial disability? **WILL YOU STILL RECEIVE A PAYMENT?**

Who will help you keep your cover if you **ARE UNEMPLOYED?**

A skilled Financial Adviser, supported by good research, can answer these questions and many more. Take the time to make sure you've got good advice.



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