

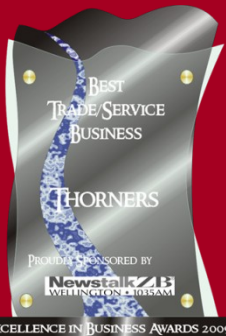


Thorners  
22-26 Main Street  
Upper Hutt

04 528 8088  
[www.thorner.co.nz](http://www.thorner.co.nz)  
[denis@thorner.co.nz](mailto:denis@thorner.co.nz)

Thorners can provide:-

- Life Insurance
- Health Insurance
- Income Protection
- Home , contents and vehicle insurance
- Business insurance
- KiwiSaver
- Home Mortgages
- Savings & Investments
- Home Equity Release



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# Why do we ask so many questions?

In recent times you may have noticed that my staff and I ask far more questions about your personal life when you consult with Thorners about new or existing policies, investment options, KiwiSaver and mortgage finance.

The world around us changes quickly and for Thorners to provide you with the Duty of Care that you expect, we need to have a good understanding of your personal circumstances so that we can give you sound advice.

All clients are mailed renewal letters annually and these include the request to check the information we hold is correct and to advise us promptly of any material changes.

For motor vehicle policies it may be that you have had accidents or convictions that we are unaware of and a policy renewal may become invalid if these are not disclosed.

For life insurance, it may be that you have stopped smoking and after 12 months of non smoking you revert to non smoking rates - but only if we or the insurer know!

It is also important for us to hold current contact information as this helps us to contact you with updated product information but more importantly, it can assist with the claims process when Thorners and the insurer can make contact with you quickly.

Life insurance renewal letters have a section "What have you been up to lately?"

Did you know that many life insurance policies offer increases without the provision of updated medical information in certain circumstances. Many of the sub headings

below elude to how we can often get you increased cover quickly. Where available, this feature is greatly received by clients who have since become uninsurable from developing cancers or other major health issues since their original policy was issued.

Many clients ask why do you need to know if I have a Will? Did you know that jointly owned Life policies pay out to the surviving owner at claim time and solely owned policies are paid in terms of your Will. If you don't have a Will, there is a chance the funds are going to be used up in legal costs establishing your beneficiaries and these may not be who you actually had in mind for the inheritance.

There is no better time than now to contact Public Trust or your legal professional to arrange this and to provide certainty for your family. We would also recommend that you discuss Enduring Powers of Attorney so that there is somebody appointed to act for you in the event you cannot act for yourself. We may need your signature to complete a claim so it would help us to know you have a back up signatory pre arranged for emergencies.

Finally, lets talk mortgage strife as many people are struggling in the current financial environment. It is important that your lender is kept informed of any major changes in your financial circumstances. If you are unable to meet your regular payments, contact us before the lender contacts you so that we can review your situation. There will be some hard financial questions but as you can see, the more we know about you, the easier it can be to assist you.

## What have you been up to lately...?

- |                                  |                          |   |                          |  |                          |
|----------------------------------|--------------------------|---|--------------------------|--|--------------------------|
| New relationship                 | <input type="checkbox"/> | Recently married or separated                 | <input type="checkbox"/> | Had a baby   | <input type="checkbox"/> |
| Moved house                      | <input type="checkbox"/> | Increased your Home Loan                      | <input type="checkbox"/> | Caring for a relative                              | <input type="checkbox"/> |
| Concerned about redundancy       | <input type="checkbox"/> | Planning home renovations                     | <input type="checkbox"/> | Need to reduce consumer debt, credit cards or HP's | <input type="checkbox"/> |
| Requirement for Health Insurance | <input type="checkbox"/> | Current life cover less than outstanding debt | <input type="checkbox"/> | Looking to change homes                            | <input type="checkbox"/> |

**If you have been up to something lately, call or email me to discuss your current financial situation and the protection options available to ensure your long term financial stability.**

I am available to discuss your insurance and investment needs in what is a difficult time for many of us at the moment so please feel free to contact me if you have any questions. My personal email is [denis@thorner.co.nz](mailto:denis@thorner.co.nz) or ph 04 528 8088.

I look forward to hearing from you soon.

Kind regards

*Denis*