# **THORNER NEWSLETTER—February 2015**

We can provide advice on the following:

- Life Insurance
- Health Insurance
- Income Protection 

  Home Loans
- Home, contents & vehicle Insurance
  - Business Insurance
- KiwiSaver
- Savings & Investments

"As a customer you are important to us, please tell us if you are not satisfied—we would like to put it right". To unsubscribe from email updates please click here.

### Thorners

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## Exciting changes on the horizon...We are moving with the times.....

We are in the process of refreshing our brand, logo and also upgrading our website. You will soon be able to access our website using your mobile phone.

We will also be expanding our presence using social media, through the use of Facebook etc.

We will keep you informed of our progress as we go.





#### SumExtra from Vero—Important for Vero Home Policy Holders

Vero has announced their new SumExtra to make your home insurance go further.

SumExtra provides;

- Up to 10% extra cover for natural disasters if your home is damaged or destroyed in a natural disaster and your sum insured isn't enough to pay for the repair or rebuild, you will receive up to 10% extra cover.
- And repair or replace otherwise if the loss of your home is caused by an event other than a
  natural disaster, you are covered for the cost to repair or replace your home even if the cost
  exceeds the sum insured amount.

Almost all Vero Residential Home and Agriplan Home policyholders can take advantage of SumExtra, however this is not automatic and you must contact this office to arrange.

Contact Maree on 04 528 8088 to see if you qualify for SumExtra.

#### **Special Events Increase Facility**

In certain situations, you can apply to increase the sum assured of your Life Cover without having to provide further medical information\*.

Life-changing events often result in greater financial responsibilities. We make it easy for you to increase your Life Cover when you:

- Take out or increase a home loan
- Have a child (by birth or legal adoption)
- Get married or enter into a civil union
- Become divorced/have a civil union dissolved
- Become responsible for the full-time care of a close relative

If you would like further information on this or if you would like to determine suitability please call Denis or Emma on 04 528 8088.

\*conditions apply





Call us today to discuss your current financial situation & the protection options available to ensure your long term financial security. Please feel free to contact us if you have any questions. Our phone number is 04 5288 088 or our personal emails are denis@thorner.co.nz, peter@thorner.co.nz & maree@thorner.co.nz.

We look forward to hearing from you soon.

Kind regards Denis, Peter & Maree

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