

# THORNER NEWSLETTER—May 2015

We can provide advice on the following:

- Life Insurance
- Health Insurance
- Home, contents & vehicle Insurance
- KiwiSaver
- Income Protection
- Home Loans
- Business Insurance
- 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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## Have you had a special event?

Over time personal details and lifestyles alter and it is a good idea to regularly re-evaluate your insurance cover. Here are some of the things that can impact on our insurance needs:

- Bought a property or increased your mortgage
- Had a significant salary increase
- Supporting children through tertiary education
- Celebrated a new arrival to the family, or have one on the way?
- Gained a partner, changed partners, or possibly lost a partner
- Becoming responsible for the full-time care or payment for long term care of a close relative



If you answered 'yes' to any of these questions, your insurance is probably out of date and in need of a review. Luckily Sovereign has a built in feature of your policy where if you have had a significant change in your lifestyle you are able to increase your cover without being medically assessed again. They also have an option for you where you can add up to \$50,000 of Progressive Care cover, a new and unique form of Trauma Insurance that pays out in the event of specified conditions/illnesses/accident happening to you, and you don't need to go through all the underwriting requirements like you did last time.

Call Denis on 04 528 8088 if any of these are relevant to you. Think of this - if you were off work with some terrible illness, would a lump sum of \$50,000 help with mortgage or rent payments, enable your partner to stop work and be with you, pay bills, and maintain lifestyle expectations? This is what Progressive Care is for.

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

Vero has introduced "SumExtra" which extends your home insurance cover.

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 is insufficient to cover the cost of repair or rebuild, you will receive up to 10% extra cover.
- If the loss is caused by an event other than natural disaster, you will be covered for the cost of repair or replacement even if the cost exceeds the sum insured.

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.



## New to Kiwisaver

Thorner Investment Services has a quick and easy new way to apply for KiwiSaver online through AMP. For more information contact Peter on 04 528 8088 or [peter@thorner.co.nz](mailto:peter@thorner.co.nz)

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](mailto:denis@thorner.co.nz), [peter@thorner.co.nz](mailto:peter@thorner.co.nz) & [maree@thorner.co.nz](mailto:maree@thorner.co.nz).

We look forward to hearing from you soon.  
Kind regards Denis, Peter & Maree

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