

THORNER NEWSLETTER—July 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

22-26 Main Street

Upper Hutt

04 528 8088

www.thorner.co.nz



denis@thorner.co.nz



peter@thorner.co.nz



maree@thorner.co.nz



maxine@thorner.co.nz



camilla@thorner.co.nz



emma@thorner.co.nz



elise@thorner.co.nz

Good things are happening at Sovereign

If you have Living Assurance cover* with Sovereign your policy now has the following **built in** enhancements:

- Newborn Children's Cover –Sovereign is the only insurer in New Zealand to offer this benefit which provides coverage for infants born with specified congenital conditions.
- Children's Trauma – Comprehensive cover of \$20,000 for your 2-18 year old. If a child of a life assured suffers an applicable covered condition. *Exclusions apply for any pre-existing or congenital conditions.*

Have you recently settled a new mortgage or drawn down a "top up" home loan? You can:

- Increase your existing life cover with no medical questions (*limits apply*)
- Apply for Trauma or Disablement Cover with no medical questions.



For more information around these enhancements or for a review of your Mortgage please call us on 04 528 8088.

** special conditions apply*

Getting the most out of KiwiSaver Member Tax Credits (MTC's) – This years' \$521!

The IRD has begun making payments for members' MTC's. If you qualify for the MTC's you will receive \$0.50c for every dollar you have invested during the year to June 30, up to a maximum of \$521.43. Most payments have already been made although some can take up to two months. You should see your MTC's in your KiwiSaver account soon!

To make sure your KiwiSaver account is on track to help achieve your retirement goals contact Peter today.

The importance of Travel Insurance...

Take it out as soon as you are financially invested in your trip as most policies provide loss of deposits coverage.

Not being insured might ruin your life

A family went to Thailand, rented a motorbike to drive around Phuket, and were nearly killed by a local truck that hit them. They ended up in hospital and the family had to raise money on the internet to help fly them back to NZ to get the treatment required to recover.

Unfortunately, stories like this are more common than they should be. We know of other examples of people we've met, and in a few cases they will be broke for decades trying to pay off medical bills, or they didn't receive proper care and their health continues to be affected. Buying travel insurance is an even better way to know that an accident won't ruin the rest of your life.

The 5 key parts of travel insurance

1. Medical and Additional Expenses
2. Baggage, Personal Effects, Money and Documents
3. Disrupted Travel
4. Disablement and Death
5. Personal Liability and Legal Costs



Not all travel insurance is the same.

All travel insurance policies have specific benefits and exclusions so it's common sense, imperative, and absolutely necessary to take the time to read the policy wording carefully.

For more information on travel insurance, contact Maree on 04 528 8088 or maree@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, 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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