



Thorners
22-26 Main Street
Upper Hutt

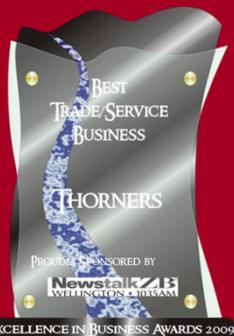
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Thorners can provide:-

- 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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Is your protection plan complete?

The death of a family member is a tragic event and can present an immediate financial difficulty for family members and dependents, so most people see the advantage of having Life Insurance.

In addition, one client lost considerable income by taking time off extensively to look after his wife, take her to specialists, and support his children. Although he had income protection, there was no case for a claim as he was not the person who suffered the illness.

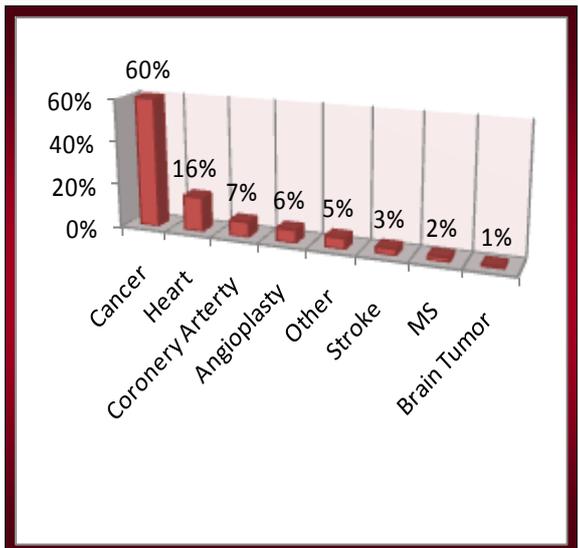
However, with improvements in modern medicine, many people who suffer medical traumas such as cancer, cardiovascular disease, stroke or serious accidents now survive. You could find yourself in the position of life insurance not paying any money because you haven't died, but your medical condition significantly affecting your lifestyle – or your desire to work!

These very recent cases along with three terminal illness claims made on life policies totalled \$1 million in claims. These funds have helped six families through very difficult times and this has prompted me to mention it to all of my clients, as it really is something you need to think about.

A more recent form of personal protection (trauma insurance, also known as living assurance) can be added to your insurance portfolio and is paid as a lump sum, **should you survive** one of 43 illnesses or injuries and you meet the definitions. This can be used to pay for changes to your lifestyle, home alterations, or for care required as a result of the medical trauma.

The addition of new policy features including early cancer payouts and policy buyback for new policies along with the shortly to be released **Best Doctors®** service mean it is a good time to review what personal insurance cover you currently have in place.

Types of Critical Illness Claims in 2009*



We have recently had two claims for breast cancer and one for a stroke paid out. The time off work by family members to provide additional care required and ancillary costs are not covered by Health Insurance. Nor are ongoing mortgage and credit card payments so it is essential to have differing funding avenues available in times of need.

Some interesting Critical Illness facts*

Male	Female
60% of claims were from males	40% of claims were from females
50% of claims were for cancer	79% of claims were for cancer and
37% of claims were for heart disease	51% of these claims were for breast cancer
The average age of all claimants was 49	

Insolvency statistics tell us that ill health or the lack of adequate insurance is one of the five main causes of people being bankrupted. Call 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 or ph 04 528 8088.

I look forward to hearing from you soon.

Kind regards

Denis

A copy of my disclosure statement can be downloaded from www.thorner.co.nz
*Critical illness statistics are based on actual claims made at Fidelity Life during 2009