

THORNER NEWSLETTER—December 2014

We can provide advice on the following:

Thorner Financial Services:-

- Life Insurance
- Health Insurance
- Income Protection
- Home Mortgages

Thorner General Insurances:-

- Home, contents & vehicle Insurance
- Business Insurance

Thorner Investments:-

- 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](#).

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Office Opening Hours over the Christmas and New Year Period

Closed: 25th December 2014 to 5th January 2015

For **urgent** enquiries please contact Maree on 027 495 7917

Keep your property safe this Holiday Period.....

Whether you are taking a weekend get-away or going away for the entire summer, you'll want to defend your home and possessions from burglars. We can't guarantee that someone won't break into your home while you are gone, but there are certainly some easy things you can do to minimise the risk of a burglary.

- Have a neighbour pick up your mail and newspapers.
- Leave lights on automatic timers.
- Ask a neighbour or friend to stop by your house periodically.
- Let your neighbours know when you are leaving and when you plan to return home and if you are expecting anybody at your house while you are away.
- Burglars like to work quickly, so try to slow down their path into and around the house. You can accomplish this with deadbolt locks and window locks.
- Don't place the fact you are gone on your telephone answering machine.
- Don't broadcast the fact that you'll be away on Twitter, Facebook etc
- Don't hide your keys on your property.
- A nosy neighbour is a burglar's worst enemy. Get to know your neighbours and work out an arrangement to watch each other's houses.
- Store jewellery and other valuables in a safe hiding place, such as a safety deposit box.
- Go through each room and write down a list of possessions, including serial numbers. Take pictures of your valuables and keep them in a safe place or with a friend or relative. This will help in the event of a burglary.



Good news from TOWER

TOWER has launched full replacement for fire for house insurance customers in New Zealand. This is another way they are looking after Kiwis for when the unthinkable happens.

TOWER is the only major insurer to offer any form of full replacement since the Canterbury earthquakes. The significance of this is that if your home is destroyed by fire, TOWER will pay out the full replacement cost, regardless of the sum insured. Losing a home to fire is devastating and taking this one worry away for customers impacted by such a traumatic event is something they are pleased to be able to offer. This important new product benefit really brings to life the strategic principle of making it easy for customers to do business with TOWER and demonstrates that they are committed to doing things differently.

Our customers have told us they've struggled with the concept of having to nominate a sum insured. They find it confusing and worry about their situation should a claim occur.

Fire is the most common reason for total house loss after natural disasters and TOWER has worked hard with it's reinsurers to be able to offer their customers this additional protection.

Full replacement for fire applies to any new TOWER house insurance policy purchased from 30 October 2014. All existing TOWER house insurance policies qualify for this benefit (excluding Present Day Value policies).

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