

# THORNER NEWSLETTER—January 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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## Welcome to 2015!

We trust you had a safe and enjoyable break over the Christmas and New Year period. The office is back open and all staff are available to help you with any queries you may have.

### Thorners Vision.....

At Thorners, our vision is to be recognised as a respected Insurance, Investment and Home Loan company, using expertise, knowledge, and technology to deliver outstanding service and advice to our clients and community.

We look forward to working together in 2015. From the Team at Thorners.

## Home Loan News

We have a very competitive 24 month special rate. This new rate is available to new and existing clients.

### New rate: 5.55% per annum

To qualify for this special rate you must have a minimum of 20% equity in your security property ie loan to value ratio (LVR) of 80% or less.

**This offer is effective from 22 January 2015 for a limited time only.**

If you would like to discuss your home loan please call Denis or Emma on 04 528 8088



## You can't always predict what health issues may affect you and your family

### 3 Top reasons to have Health Insurance;

1. Greater choice—Choose when, where, how and by whom you get treated, in consultation with your doctor
2. Financial Support—Less stress about how to pay your healthcare bills.
3. Quicker Treatment—Avoid long delays waiting for treatment in the public health system.

### Why do I need private health insurance when we have the public health system;

The New Zealand public health system provides immediate care for emergency treatments. But for other health problems that don't require immediate attention, you will need to go through an assessment process before being put on a waiting list. Then it may take months to be treated.

Waiting could mean;

- Your condition could get worse
- Prolonged periods of pain and discomfort
- Loss of income if you can't work
- Strain on your family through emotional and financial stress
- Your life could go on hold until you receive treatment



An average of 428 people per month have been waiting longer than 5 months for their first specialist assessment through the public health system.<sup>1</sup>

[1] Ministry of Health National Comparison of ESPI 2 results for the 12 months to April 2014, June 2014 (figure for June 2013-April 2014)

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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