

# PERSONAL INSURANCE

WHAT IS IT?

Personal insurance products are designed to cover a families most valuable asset - the breadwinners ability to earn an income

This money can be designed to be used if:

- You need to visit a specialist and want to choose when
- You were unable to work and need money to pay bills such as a mortgage.
- You want to go on holiday or pay off the mortgage if were diagnosed with a major illness.
- You leave your family security if you passed away and still had a mortgage on the family home.

Families often believe their home or car is their most valuable asset. Without your income to fund those assets, all can be lost.

Insurance can give you the peace of mind you need to recover and enjoy life when you need to. Rather than worry about money!

## "SHE'LL BE RIGHT MATE"

We understand insurance is a subject you don't want to think about when healthy.

That is the time to put it in place, and not worry.



### **COVER OFTEN USED:**

#### LUMP SUM INSURANCE

Lump Sum Insurance are covers that pay out on you unable to return to work again, diagnosis of a major illness and/or death. This lump sum allows you to make decisions on what you would like to accomplish, this could be a family holiday, debts paid off or making an investment. The choices are yours!

#### MONTHLY BENEFIT INSURANCE

Monthly benefit insurance pays you a decided sum assured for each month you are unable to work. This could be through an illness or accident. It is designed to ensure you can continue paying your bills, mortgage, power, water, food etc. It allows you to focus on recovering rather than

It allows you to focus on recovering rather than money woes.

#### MEDICAL INSURANCE

Medical Insurance allows you to bypass the public system.

It allows you to choose which specialists you visit, when you have a procedure performed and when. It gives you the control rather than waiting... and waiting... and waiting...

## HOW YOU CAN REACH US

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