

### IT'S NEW YEAR'S EVE AGAIN SOON...TIME FOR THE RESOLUTIONS

The best way to achieve your goals is to write them down and tell people about them.

Remember to make them SMART goals, specific, measurable, achievable, realistic and time bound.

If your goal is something long term then break it down and achieve it in small parts.

This year when you are with a group of friends or family give everyone a piece of paper and an envelope. Write your goals down and seal them in the envelope. Next year at the same time open the envelopes together and we bet everyone will achieve most of their goals. The motivation you have from not wanting to be the one who didn't achieve your goals is amazing.

### TIM TAM CHOCOLATE TRUFFLES

This year we share an Arnotts recipe which is quick and easy and sure to impress.



Arnott's product: Tim Tam  
Preparation time: 15 minutes  
Chill Time: 30 minutes

#### Ingredients:

- 2 x packets of Tim Tam (any flavour)
- One tub of cream cheese or ¾ of a 395gm can of condensed milk
- Dark chocolate
- White chocolate

#### Method:

Blend Tim Tam biscuits in the blender to crush and then add cream cheese to bind.

Roll into truffle size balls and when set dip in dark melted chocolate, then drizzle with white melted chocolate

<http://www.arnotts.co.nz/recipes/tim-tam-chocolate-truffles.aspx>

As we close 2014 we look back at a year of challenges but with some great things also happening too. We have learnt the true value of insurance and this we hope has made us better brokers as we are one of the few brokers in the market who truly understand the stress clients go through while on claim.

Thank you for your patience and trust as we work through Steven's illness. We are hoping that he will be back at work in some capacity early next year.

This year we have enjoyed meeting both new and existing clients and working with you to ensure you have the right insurance in place. For some of our clients this has also been the year when they have needed to make a claim on their insurance. While this is not an easy time for you, we hope that the additional funds provided by your insurance claim will give you some piece of mind. For us personally it is gratifying to know that the plans we helped you put in place actually worked the way they were meant to.

While we have tried to keep the newsletter light hearted there are some important parts. If these apply to you please make sure you have them sorted or give us a call.

Once again we are very lucky to have the family all home together for Christmas. We are all looking forward to the 22nd of December when we will be one of those families excitedly waiting at the airport for Amie to arrive home from London. Melissa has now been back in NZ a year and is enjoying the sunshine and not having to travel on the underground for thirty minutes to get to work. Stefanie and Adam have had a busy year as new parents and little Hunter is now one. Hunter has brought us lots of pleasure and it is definitely easier second time around when you get to spoil them and then give them back.

As always we are here if you want to have a chat about your insurance or just life in general.

We wish you a Merry Christmas and safe and happy holiday with your family and friends.

Steven and Ruth

### HOLIDAY HOURS

We will be closing the office on Tuesday 23rd December at 12 noon and returning Monday the 12th January 2015. Should you need us over this time we will be available by email or mobile. [ruth@sgreen.co.nz](mailto:ruth@sgreen.co.nz) or 027 2909965.

### DO YOU HAVE A FAMILY TRUST?

If your life insurance funds are supposed to be paid into your Family Trust then we need to have a chat. The ownership on your life insurance policy may not be quite correct.

## TRAVEL INSURANCE

The moral of the story is never leave home without it. Unless of course you are one of the lucky ones who have a crystal ball and can see into the future otherwise you never know when you are going to need it.

One day last year we watched a cruise ship airlift a passenger off and the ship hadn't even left the Auckland Harbour before it had to turn back. As we watched we debated the cost of such a transfer and hoped the patient had travel insurance.

Recently one travel insurance company paid just under \$1 million dollars to airlift a man off a ship into the USA and then fly him home in a low flying helicopter. His crystal ball probably didn't tell him about how he would travel home or maybe it did and he took travel insurance which paid.

If you have pre-existing conditions or are finding age is against you then please give us a call. We have a colleague that specialises in these sorts of cover. She is also able to arrange cover for those travellers who want to do things a little out of the ordinary.

## SPECIAL EVENTS INCREASE

Have you had changes in your life and really need to increase your insurance but can't be bothered with the paperwork. Then you need to contact us to discuss the Special Events Increase option you may have included in your insurance policy. This allows you to increase your cover without underwriting. There will be a little paperwork and T&C's do apply.

## REFERRALS

Thank you for your referrals. The greatest compliment you can give us is to refer us on to your friends and colleagues. For every referral we receive next year who goes on to become a client there will be a little surprise in the mail for you.

## ON A MORE SERIOUS NOTE...

This should be a wonderful time with our families and friends, unfortunately, for some, it may not be.

Please check before you head away that

- Your Will is up to date and you have Powers of Attorney in place.
- You have guardians for your children and everyone concerned knows who they are?
- The executors of your Will know where you have hidden everything and who holds your most recent Will?

If you need a lawyer to help you, please call us as we can help you with this.

## MEDICAL INSURANCE PRIOR APPROVAL, WHAT IS IT AND WHY DO YOU NEED IT?

Prior approval is consent from the insurance company to proceed with a test/operation and confirmation that they will pick up the cost less your excess. Please, never commit to a procedure without obtaining it.

You need it for several reasons, the first being your test/operation needs to be covered under your policy wording. And the other is to make sure that you personally are actually covered and do not have exclusions on your policy or a pre-existing condition.

How do you get it?

First you need to complete a claim form and submit it to the insurance company. This form

needs to be accompanied by a referral letter from your GP to the specialist, the Specialists report and the cost of the procedure which the specialist will give you.

It is important that you try and give the insurance company as much time as possible to process your prior approval. There are times when this is not always possible and if this is the case please contact us and we will assist with getting your claim fast tracked.

We know it can be stressful having tests or an operation, we are here to help take some of the stress away by helping with the paperwork.

## BUYING, SELLING OR RENOVATING...OR DO YOU HAVE EQUITY IN YOUR HOME AND WANT TO HELP THE CHILDREN OUT...CALL US

We have a Mortgage Broker near you who is only too happy to help you sort out the figures. There are lots of ways to restructure your mortgage and ensure you are getting the best rates. And that is something the bank may not tell you.

## DO YOU WANT WINE OR INSURANCE WITH YOUR SHOPPING????

Yes it's true you can now buy insurance with your shopping as Countdown extends their product range. While this may be new for Countdown it is not something new, we have seen the 'no underwriting' products on the market for some time.

The question is why would you?

In a recent NZ herald article Susan Taylor, chief executive of Financial Services Complaints (FCSL), an organisation that deals with fallout from insurance contracts, has concerns about insurance sold online or through a retailer such as a supermarket. She says customers may not be warned about the importance of disclosing all relevant information to the insurer at the time of applying for the cover.

"In particular, it is extremely important to disclose all pre-existing medical conditions as a failure to disclose could lead to the insurer voiding the policy further down the track." Insurers usually don't cover you for a pre-existing condition.

These are the things we keep on mind when completing insurance forms with you. In 22 years we have had one client declined a claim for non-disclosure and that client refused to complete the form with us. We think that is a pretty good record.

Remember we are here in person when you need us and you are not just a policy number at the end of a phone and we will help you when you need to make a claim.