

**Want to protect  
yourself**

**and your  
financial freedom?**

**We can help.**

## About Us.

NZHL is a purpose-driven (financial freedom, faster) home loan and insurance adviser network. Nationwide we help Kiwis collectively save millions in interest costs each year with personalised service, smart home loan structures, and tools that put clients in control, all 50,000 (and counting) of them!

Plus, we can help you protect yourself and your financial freedom.

Insurance arranged by NZHL is all about sensible protection for you, your income and obligations.

With around 70 locally-owned businesses right across New Zealand and 25 years experience in the market, NZHL is 'Passionately Kiwi' (that's one of our values).

# Why Insurance.

We all hope it will never happen - but what would happen to your family, lifestyle, home, belongings, and financial well-being if something unexpected happened?

Protecting what you have is vitally important, so insurance arranged by NZHL is about ensuring you're covered with sensible protection that meets your needs and budget.

We will step through the options best suited to your needs including: life, health and income insurance.

Plus, we can refer you to our specialist home, contents and vehicle partners.

## About Insurance.

Life changes often. It's important to regularly review your insurance(s) to ensure that your protection plan is keeping pace with your changing needs.

### Consider:

Does your House Insurance coverage align with current re-building costs?

Is your Life Insurance enough to cover your mortgage?

What about your biggest asset, your income - think about how much you earn per annum and multiply by the number of years until you plan to retire. Are you covered?

When managed correctly, insurance should give you adequate protection that fits within your budget, for less hassle. It's designed to be there to support you and provide you with the ability to cover your costs if you need to make a claim.



## Types of Insurance.

### Health Insurance

From minor to major, medical procedures, tests to ongoing treatment, or even rehabilitation assistance, health insurance gives you options and is there to help you live your life with as little disruption as possible.

### Trauma Protection Insurance

Designed to take away financial stress when faced with serious illnesses, trauma insurance pays you a lump sum should you suffer from one of the extensive range of events and illnesses covered.

### Income Protection Insurance

Depending on your level of coverage, income protection can help give you peace of mind that your expenses are taken care of with a monthly payment if sickness or injury prevents you from working.

### Home Loan Protection Insurance

Buying a home is usually our biggest financial commitment. Home loan protection Insurance takes care of your home loan repayments if you are unable to due to illness or injury.

## **Life Insurance**

Offering the security of knowing your loved ones is provided for with a lump sum in the unfortunate event of death or terminal illness - life insurance is about sensible planning to provide a future for those you will leave behind.

## **Family Income Protection**

Paid for as long as you would have earned your income, family income protection provides a monthly tax-free, inflation-adjusted payment to your loved ones (rather than a lump sum).

## **Home and Contents Insurance**

Most of us invest a lot of money, time, and love into our homes - don't put it at risk. Protect yourself against theft, damage, or accidents with home and contents Insurance that's flexible to meet your needs. We can also help with cover for rentals and landlord contents cover.

## **Vehicle Insurance**

Even the most careful driver can have an accident or have something happen to their vehicle - don't make the mistake of thinking it will never happen to you. From third-party insurance to full protection, with agreed value and options to enhance your coverage, we've got you and your vehicle covered.

Disclosure Statement available on request at no cost.  
All information stated is correct at the time of printing and subject to change without notice.

**Want to see how our  
personalised service could  
help you?**

**Let's chat.**

Talk to your local Mortgage/Insurance Mentor  
([nzhl.co.nz](http://nzhl.co.nz)).



phone: 0800 332 837  
email: [info@nzhl.co.nz](mailto:info@nzhl.co.nz)  
[www.nzhl.co.nz](http://www.nzhl.co.nz)