

Are You Paying Too Much in ACC Levies?

Are you self employed and feeling a tad uncertain about the strength of your pricey ACC Coverplus policy?

Relax. At Hallam Jones we can now offer a much better way of insuring your precious income when things go wrong. It works like this...

Switch to ACC Coverplus Extra for an agreed amount and reduce your cover to the minimum. With the money now available take out an Income Protection policy with us.



Why? A much better deal! Key benefits include:

- **More certainty - no need to provide ACC with proof of income**
- **We negotiate with ACC over claims for you**
- **Sickness is now covered, not just injury**
- **Often no extra cost - you may even save money**
- **Can add options like Life Cover**

For example, lets say you are paying ACC on a income of \$65,051. With Coverplus Extra you can nominate cover of \$20,800.

	COVERPLUS	COVERPLUS EXTRA
Nominated Cover	\$52,041 (80%)	\$20,800 (40%)
Total Levies (incl. GST)	\$3,899	\$1,886

Dropping to the minimum ACC cover available saves you **\$2018** or 51.6%. This saving is then used to purchase an AXA Risk Protection plan with an agreed cover of \$768 per week to age 65, and Life Protection cover of \$100,000 to age 100 - costing you \$2012 incl. GST.

So for a similar amount you get **a much better deal!**

Talk to us today about ACC and Income Protection.

Ph: 0800 404 202

Email: info@hallamjones.co.nz

A Disclosure Statement is free on request.

Disclaimer: This illustration is not intended to contain the full terms of offer of insurance. The figures shown in the illustrations are estimate only. Hallam Jones does not accept any liability for errors, misprints or omissions in the figures.

