

Life is a series of ups and downs, like a roller coaster. The idea is to have a fall-back if things go wrong. There is no substitute to being prepared for the unexpected by having a well thought out insurance plan in place.

There are many types of insurance available and we know it can be hard to work out what you may need and what you don't need.

**Talking to our Insurance specialists will give you a better idea of what's available out there and they will be able to assist you in selecting the one that's right for your family.**

**We have tied up with some of the best known and respected Insurance providers in New Zealand. This enables us to offer you a selection of products for you to pick the one that's best for you.**

**YOU are the most valuable asset for yourself and your family. So it makes perfect sense to protect yourself from life's unexpected events.**

**Call us today for a free consultation**



Ph: (09) 827 7887 Mobile: 022 09 MKART (65278) / 021 032 7466

Email: [info@moneykart.co.nz](mailto:info@moneykart.co.nz) | Website: [www.moneykart.biz](http://www.moneykart.biz)

**Integrity | Expertise | Customer Focus**

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**A quick guide to getting  
the right Insurance**



**Integrity | Expertise | Customer Focus**

STAGE OF LIFE	THE RISKS	THE SOLUTION	STAGE OF LIFE	THE RISKS	THE SOLUTION
<b>LIFE'S JUST BEGINNING</b>	I don't have enough savings to replace my possessions if they get stolen	<b>Contents Insurance</b> — This protects your belongings from damage loss or theft	<b>BUYING YOUR FIRST HOME</b>	If my home and contents were destroyed I couldn't afford to replace them	<b>Home and Contents Insurance</b>
	In case of an accident I may damage someone's car or my own	<b>Car Insurance</b> — Third party only; Third party Fire & Theft; comprehensive cover		I may be at the bottom of a long waiting list in the public health system if I was in need of non urgent surgery	<b>Health Insurance</b> —This can help you literally jump the queue and get treated quickly at your convenience so that you can get back to living life sooner
	I could get sick or lose my luggage while on holiday overseas	<b>Travel Insurance</b> —This covers the unexpected medical costs and loss of luggage etc.,while you are overseas		I won't be able to pay my mortgage if I am made redundant	<b>Mortgage repayment Insurance</b> —This can help with your repayments and living costs till you find another job
<b>THE GROWTH PHASE OF LIFE</b>	How will I pay my rent and bills if I get sick and am unable to work?	<b>Income Protection Insurance</b> —To cover your living costs while you recuperate and recover from illness or injury that renders you unable to work		We depend on our regular pay checks to get by. I am not sure how we would manage if one of us wasn't able to work for a few months due to illness or an accident	<b>Income protection Insurance</b> —This is designed to cover your living costs while you recover from your illness or injury
	I've gone flatting with my girlfriend/boyfriend	<b>Contents Insurance</b> —To cover your belongings. A joint contents policy might just be right for you	<b>LIFE CHANGES</b>	We've just had our first child	<b>Life Insurance</b> —Provides you with "Peace of mind" that your family would be taken care of financially, should
	I am getting married	<b>Life Insurance</b> — Especially if you depend on both your incomes to manage your lifestyle or are considering buying your own home or possibly starting a family		We've renovated our home	<b>House Insurance</b> —Make sure to update the "Sum Assured" on your policy to reflect the value added on your property due to your renovation
	If my contents were stolen, damaged or destroyed, I couldn't afford to replace them	<b>Contents Insurance</b> —with an adequate cover amount		I've setup my own business	<b>Start-up Income cover</b> — Key man/ Business continuity are some options available