



NZ CA Insurance Solution

While many people take appropriate steps to insure their homes, cars and other important assets, far fewer consider the potentially devastating consequences of an unexpected death, injury, life threatening illness or permanent disability. Aon's Personal Insurance solutions provide you with expert advice and a solution designed to fit your Firm's specific circumstances and requirements. Below are some things to consider when deciding how much insurance may be required, however we offer a full needs analysis of you and your Firm's situation so that you have appropriate levels of cover .



Lump Sum Covers

Life Cover

Provides a lump sum on the death of the life insured. The policy also pays the death benefit early should you have a terminal illness and a life expectancy of no more than 12 months.

Total and Permanent Disablement (TPD)

Provides a lump sum if the insured suffers an injury or illness which totally and permanently incapacitates them, preventing them from working again.

Trauma Cover

Provides a lump sum cash benefit on diagnosis of certain defined major or 'critical' medical conditions such as heart attack, stroke, cancer, paraplegia, major organ transplant, etc. You do not need to be deemed unable to work to receive this cover.

What can these lump sum benefits be used for?

- Reducing or paying off business debt.
- Providing financial support for the Firm and supplementing lost income.
- Buying the affected Partner out of the Firm based on previously agreed circumstances.
- Taking time off work to rest and recover in the event of Trauma. Many people recovering from a serious illness want to work reduced hours even if they're still physically able to work.



Income Protection

If you are unable to work in your job for more than 10 hours per week due to a sickness or accident, Income Protection can provide a monthly income of up to 75% of your gross income, plus other benefits to assist. Waiting Periods can be 4, 8 or 13 weeks, and benefits are payable for 2 or 5 years or until age 65 or 70.

Benefits of the NZ CA programme

- Discounted premium terms.
- Automatic Cover concessions - no medical evidence to be provided.
- Cover tailored to the specifics of your Firm.
- Annual renewal of 1 July each year.

