

MIDWIFE MEMO

News and Information for Midwives from Gill and Co Ltd

Issue 1

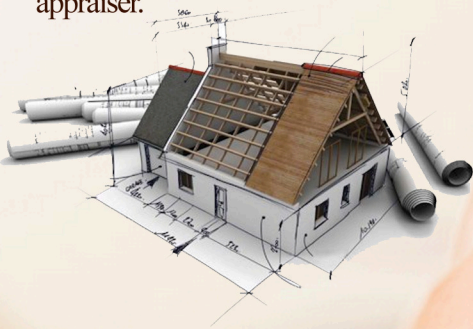
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HOME REBUILD

Some of you may have seen a show on TV recently talking about the cost impact of home rebuild and how it stacks up against your current insurance cover.

The show highlighted the need to understand your current home insurance limitations and how that could affect your plans for rebuild if the unforeseen were to happen. This prompted us to look at our cover and subsequently contact a professional home rebuild cost appraiser. They told us that our home was significantly under-insured.

We would recommend that you seek our advice on the best steps to take to ensure that the cover you have in place is appropriate. We have negotiated a special deal for our midwives with a professional appraiser.



ACC COVERPLUS EXTRA

If you are a self-employed midwife working more than 30 hours per week and you are not paying PAYE, you are eligible for ACC CoverPlus Extra. This allows you to dial down the ACC levies that you are currently paying and integrate with private income protection cover.

You will be surprised at how this is a cost-effective solution whilst at the same time providing you with a significantly improved level of cover. Many LMC's that have consulted with us are now on this program and are enjoying reduced premiums and better cover.

If you have adopted this program, it is important to remember that if you return to core hospital midwifery or leave the profession as a self-employed midwife, then you need to contact us so that your program can be reviewed appropriately.

WILLS

From your perspective, your Will could be the most important document that you ever sign. It provides a clear statement of your wishes and provides guidance on a range of other matters including funeral directions and the naming of preferred guardians for your children.

Everyone over the age of 18 should make a Will. Once made, your Will should be updated following certain significant events in your life, such as the birth of a child, at the beginning of a new relationship and on marriage or separation.

Your Will must be carefully drafted to ensure that it can be interpreted with certainty and it is very important to have an experienced lawyer do this for you. There are also rules relating to how a Will must be signed and witnessed in order for it to be valid. Your lawyer will ensure that this occurs.

Please contact us if you either don't have a lawyer or wish to get some good advice on what steps to take.



Tony and Jo Gill

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