

# ADVICE

News and Information about insurance from Gill and Co Ltd  
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## ADVISOR BENEFITS

In order of importance, these are the things that matter to people considering insurance: Cost - Ease - Speed - Peace of mind that everything is covered

### Cost

Contrary to popular belief almost all of the packages and prices configured with the help of an experienced advisor are actually better than direct insurance pricing. Advisors are professionally trained to choose the right policy for their customers, and not to under insure, therefore avoiding unnecessary claims while maintaining the correct premium income.



### Ease

Many consumers have the impression that buying policies directly is the easiest option. Direct consultation with an advisor provides a significantly more pro-active relationship. Advisors answering queries face-to-face, by personal email or call and help to reassure customers with a human service. Furthermore, most direct services completely fall down when queries or changes are required that were less common, particularly later in the policy life cycle. Advisors really shine here!



Tony and Jo Gill



### Speed

There is little difference between online and advisor speed. The direct services often fall back to large call centres whose staff have little or no real insurance knowledge. In this area advisors are more efficient, making highly useful suggestions and saving lots of time. Advisors generally manage policies throughout the policy life cycle.

### Peace of mind that everything is covered

Advisors are far more efficient at cross checking policies than consumers, and also very good at educating their customers, explaining what types of cover are available and answering queries. Direct processes put too much focus on the consumer to do this work themselves and cannot compete with the level of service provided by advisors.

Overall, advisors are far better equipped to deal with specific insurance questions and used to a human discussion, give people a stronger feeling that they are in safe hands.

## THEY INSURED WHAT!

British Comedian Ken Dodd insured his teeth for \$6,000,000.

“Lord of the Dance” Michael Flatley insured his legs for \$40 million.

Basil Brush’s bushy tail was insured for \$1,600,000.

Comedian Rich Hall insured himself against a “permanent loss of humour”, for \$1,600,000.

Nicola Jones insured herself against becoming ugly, as determined by 10 random independent building workers.

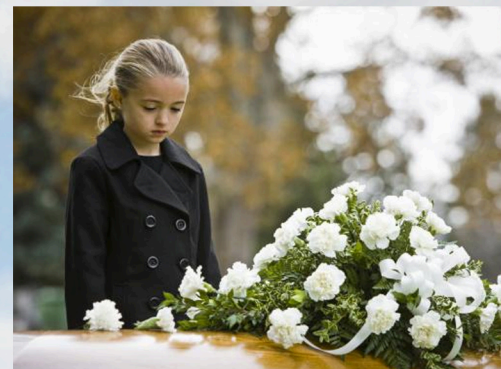
## NOT FEELING WELL

The leading cause of death for men in NZ is heart disease, followed by stroke, chronic lower respiratory diseases, and lung cancer. The causes of death are in the same order for women, but the rate of heart disease among men is almost twice that of women. Death rates are considerably higher for Maori than non-Maori.

Both transport accidents and suicide are significant causes of death among men, especially younger men. The male rate for these is almost three times the rate for women. Prostate cancer, an exclusively male condition, is the seventh most significant cause of men’s death - a rate similar to breast cancer among women.

The major causes of sickness in NZ men mirror the leading causes of death, with the addition of mental health problems. Depression is the leading cause of mental ill-health in NZ men. As the population ages, various forms of dementia are likely to become more common.

Talk with Tony and Jo about how you can protect your family and assets against the consequences of illness, disability or death. They can show you how a sensible and affordable plan can give you peace of mind.



**Gill and Co Ltd**  
Insurance Advisers

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