

This free personal risk management report has been generated for:

Name:

Email:

Occupation:

Thank you for completing our Business Financial Health Check survey.

Please find your Risk Management score and report below.

A Plus4 Insurance Adviser will be in touch to discuss any potential areas of business exposure identified as a result of the survey.

Your Score: nan% -

1. Does your business rely on 1-2 key people to generate cashflow?

Your Answer is :

2. If the key person/s in your business unexpectedly suffered a serious illness, could the business continue to meet its financial obligations for up to 6 months (or more)?

Your Answer is :

3. Do you have a plan for repayment of business debt upon death or serious illness?

Your Answer is :

4. Does your business have a plan in place to enable buy-out of existing co-owner/s upon their death?

Your Answer is :

5. Would you consider offering an employee healthcare plan as an incentive for talent acquisition and retention?

Your Answer is :

6. Is there clear separation of private and company debt?

Your Answer is :

7. Are there any personal guarantees on business trade accounts or borrowings?

Your Answer is :

Key areas that we can help you with are:

Business Risk

Key person cover

Provides an agreed level of funding to help compensate for the losses a business is likely to encounter following the unexpected death or disablement of a key person. We can also provide assistance with buy/sell agreements.

Business income and expense cover

Ensures the day to day operation of the business remains unaffected if a business owner or key person is unable to work due to accident, illness or injury. This can cover business expenses such as premises, operating costs (electricity, telephone etc.) or a percentage of monthly business income.

Additionally, as an extension of the insurance services we provide, it is important for a business to have a success plan, to determine what will happen in the event of injury, illness or death. Business owners should also have an up to date estate plan. We may be able to offer assistance by putting you in touch with qualified professionals in these areas.

Personal Risk

Income and/or mortgage protection insurance

Enables up to 75% of income to be paid following accident, illness or injury causing inability to work, or repayment of up to 115% of monthly mortgage repayments (or a percentage of income). This provides the ability to maintain current lifestyle and financial commitments and can be tailored around business ACC cover to prevent overlaps and save costs.

Life insurance

Provides a lump sum payment upon death or terminal illness. It can provide for debt repayment, funeral costs, allow a recovery period, child-care and education.

Trauma insurance

Provides a lump sum cash injection that can be used to ease the burden of a range of serious illnesses and injuries (eg. cancer, heart attack or stroke). Removing financial stress, providing you with the freedom to focus on recovery.

Total and Permanent Disablement insurance

Provides a lump sum following total and permanent disablement that can be used for any purpose to adapt to lifestyle changes.

Health insurance

Provides fast access to treatment and greater options than those available through the public health system. It can reimburse the cost of treatment including surgical and non-surgical private hospitalisation, up to policy limits.

For more information about the insurance services we provide, please visit our website www.plus4.co.nz to find an Adviser near you.

A full disclosure statement is available on request and is free of charge.

About Plus4 Insurance Solutions

We are risk advisers you can trust

The insurance advisers associated with your business risk survey are members of the Plus4 Insurance Solutions network. As such, they adhere to an independent code of ethics and provide service and advice

to the highest standard.

Our advice follows a comprehensive four step process:

Step 1: Discovery

We become your personal insurance adviser. The first step is to analyse your personal and/or business situation and work with you to identify the best insurance requirements for your unique circumstances.

Step 2: Independent analysis

Based on the analysis in step 1 and using independent insurance research and the Plus4 top insurer rankings we then analyse the best of the best insurance options for you.

Step 3: Product recommendations

Following the analysis of the best insurance options for you, we will present you with the best insurance solutions for your unique circumstances and will recommend the best option for you.

Step 4: Implementation, monitor and review

Our plans typically include a summary of any current insurance cover/s and our recommendations. Our written advice is backed by key reasons for our recommendations and relevant statistics. We then manage the insurance application process through to ensuring cover is in place. Your relationship with your Plus4 adviser does not end once your insurance is in place. Ongoing communications and reviews are provided to ensure your insurance reflects your changing circumstances and that you continue to have the best cover for your unique needs. This includes claim time "we are there to advocate on your behalf should you need to make a claim."

Plus4 is all about making insurance easy and providing you with peace of mind.