

This free personal risk management report has been generated for:

**Name:**

**Email:**

**Occupation:**

Congratulations on taking the time to complete this quick survey to review your acc risk!

Please find your Risk Management score and report below.

**Your Score: /10**

**1. Do you feel you are paying too much for your ACC levies?**

**Your Answer is :**

**2. If you needed to claim on ACC today, do you know specifically what you would receive?**

**Your Answer is :**

**3. If you have an income protection policy have you checked whether or not the benefits you're paying for will be offset by ACC and not actually pay out?**

**Your Answer is :**

**4. Would you like to know how to significantly reduce your ACC levies and give yourself certainty on what you would receive if you became unable to work ?**

**Your Answer is :**

**5. If you were ill or injured and you were unable to work, do you have a specific plan to survive financially?**

**Your Answer is :**

**Want to make sure you are getting the best deal for the ACC you pay.**

There are certain situations where you may be paying higher levies than what you should be. The classification unit that you are being charged on needs to be checked especially if you are income splitting with a partner, (There's no point paying building rates for your wife that's working in the office)

Checking that no contractors have lodged claims stating that they work for you is important as this load's the premiums that your company pays for a 3 year period.

You also have the option of reducing the cover that you have with ACC significantly reducing the ACC levies that you pay.

### **Getting an agreed Payout amount from ACC:**

You can get an agreed value contract with ACC which means you don't have to provide financials at time of claim. The sum is agreed and preloaded into ACC's system, once your claim form has been submitted and accepted you will receive your agreed amount without the rest of the usual paperwork

### **Would your Income Protection policy actually work if ACC paid you?**

Most of the income protection policies available on the market have a clause in them that says 'we will pay you the sum insured less any other benefits received' what this means is if ACC pays out your Income Protection policy probably won't, if you have income protection you really need to get this checked as there are products available that won't offset meaning you can reduce your ACC benefits and save money.

### **Getting protected for any reason you can't work**

Your standard ACC cover plus policy only pays out if you can't work due to an accident. By replacing this with a combination of ACC's agreed cover product and including a private income protection policy for a similar premium as what you are currently paying you will be covered for any reason you can't work. As an added bonus the sum's are agreed which means a lot less paperwork and a lot less issues at claim time

### **Take the risk out of your business today!**

Now that you've completed your ACC survey, you will have a clearer idea of where your risk lies and where the opportunity's are to save money, That is the first step to improving the deal you are getting from your ACC, the second step is to undertake an ACC audit where you will find out:

**If you are paying too much for your ACC levies**

**How to reduce your ACC levies**

**Whether you are eligible for ACC discount schemes**

**Whether you are paying twice for accident cover if you have income protection insurance**

**How to obtain an agreed sum pay-out from ACC**

**How to receive the full agreed pay-out when you return to work up to 30 hours per week without having it reduced as per ACC standard offset rules**

**How to receive your ACC pay-out regardless of whether your staff continue to work and**

## **your company continues to make a profit**

Modifying your existing ACC set up takes expertise and experience, so one of our PLUSFOUR advisers will be in touch shortly to offer top quality assistance.

## **We are risk advisers you can trust**

The insurance advisers associated with your ACC risk survey are members of the PLUSFOUR Financial Services Network. As such, they adhere to an independent code of ethics and are expected to provide service and advice of the highest standard.

When we give advice we follow a comprehensive five step process:

### **Step 1: Discovery**

We work with you to learn what your risk profile is and how we might be able to assist with solutions.

### **Step 2: Assessment Analysis**

We engage an independent research company to assess and rate the policy benefits of every relevant insurance policy in New Zealand.

### **Step 3: Choosing the Right Product**

We review the top four policies, according to the benefits they offer, to find the best option for you. The fine print in an insurance document can be critical to a claim being accepted we understand the subtle differences in policy wordings, so we can recommend the best policy for your circumstances.

### **Step 4: Report & Implementation**

We present our findings to you, recommend a policy and put a solution in place.

### **Step 5: Monitor & Review**

We keep in touch with you and undertake regular reviews to ensure the policies you hold still provide the best cover for your circumstances.

## **Take the risk out of living today!**

Now that you've completed our personal risk survey, you will have a clearer idea of where your risk lies. That is the first step to reducing the level of risk you have.

A clear and carefully planned business succession plan gives you the assurance that your enterprise will continue to flourish, no matter what life throws at you. Making succession plans early will also mean you and your business partners will be agreed on how to deal with the unexpected well before the need arises.

Creating a solid plan takes expertise and experience, so one of our PLUSFOUR advisers will be in touch shortly to offer top quality assistance.

## **About Us**

Our focus is to help protect you, your family and your assets with simple planning techniques, customised reporting and regular reviews. We are not a cheap online solution we give quality advice, based on

individual needs

Confidentiality is the cornerstone to trust. We promise to never discuss or disclose any information about you to a third party. We offer a 100% satisfaction guarantee. A full disclosure document is available on request and is free of charge.