



Beef Farmer with only ACC cover plus in place, no illness protection!

Check out how his situation was changed for him to be in a great position should something go wrong, costing him \$26.54 per month.

Business details

Name of Business:	Name of Partner/Shareholder:
Actual/Estimated Earnings for 2013/2014: \$55,000.00	ACC CoverPlus Extra cover amount for 2013/2014: \$22,464.00
Levy Year: 2014	Classification Unit Code: 01300 Dairy cattle farming

Your Current Situation

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$3,666.67	\$0.00	7 days	to age 65	\$238.15	\$2,857.76
Total Benefit Paid	\$3,666.67	\$0.00		Total Premiums	\$238.15	\$2,857.76
ACC Accidental Death *	\$2,200.00 for spouse/partner		\$1,466.67 for the children (until they turn 18 or 21 if in full time study)			

ACC CoverPlus Extra

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$1,872.00	\$0.00	7 days	to age 65	\$138.97	\$1,667.65
Mortgage Repayment	\$700.00	\$700.00	4 weeks	to age 65	\$12.51	\$150.12
Business Cover	\$8,000.00	\$8,000.00	4 weeks	2 years	\$113.21	\$1,358.52
Total Benefit Paid	\$10,572.00	\$8,700.00		Total Premiums	\$264.69	\$3,176.29
ACC Accidental Death *	\$1,123.20 for spouse/partner		\$748.80 for the children (until they turn 18 or 21 if in full time study)			

Additional Covers

Additional Cover Required	Sum Assured	Monthly premium	Annual Premium
Life Cover	\$1,500,000.00	\$65.12	\$781.44
Total & Permanent Disability Cover	\$500,000.00	\$0.00	\$0.00
Trauma Cover	\$500,000.00	\$49.15	\$589.80
		Total Premiums	\$114.27

Total Premiums \$378.96 \$4,547.53

Note

*Payments continue weekly, adjusted at a CPI rate until the latest of these dates: Partner/spouse - The end of five consecutive years or the date the youngest child turns age 18. Children - until they turn 18 or 21 if in full-time study. Refer to ACC Accidental Death Entitlements