



Dairy Farmer that is paying \$421.58 per month for ACC cover plus, no cover for illness!!

Placed onto ACC cover plus extra and illness protection with higher levels of agreed value cover and a saving of \$112.00 per month!

Business details

Name of Business:

Name of Partner/Shareholder:

Actual/Estimated Earnings for 2014/2015: \$116,089.00

ACC CoverPlus Extra cover amount for 2014/2015: \$22,880.00

Levy Year: 2015

Classification Unit Code: 01300 Dairy cattle farming

Your Current Situation

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$7,739.27	\$0.00	7 days	to age 65	\$421.58	\$5,058.94
Total Benefit Paid	\$7,739.27	\$0.00		Total Premiums	\$421.58	\$5,058.94
ACC Accidental Death *	\$4,643.56 for spouse/partner		\$3,095.71 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	\$1,906.67	\$0.00	7 days	to age 65	\$148.64	\$1,783.67
Mortgage Repayment	\$1,340.00	\$1,340.00	8 weeks	5 years	\$39.92	\$479.04
Business Cover	\$5,000.00	\$5,000.00	4 weeks	1 year	\$121.21	\$1,454.52
Total Benefit Paid	\$8,246.67	\$6,340.00		Total Premiums	\$309.77	\$3,717.23
ACC Accidental Death *	\$1,144.00 for spouse/partner		\$762.67 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	\$500,000.00	\$67.84	\$814.08
Total & Permanent Disability Cover	\$100,000.00	\$0.00	\$0.00
Trauma Cover	\$100,000.00	\$64.92	\$779.04
		Total Premiums	\$132.76

Total Premiums \$442.53 \$5,310.35

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