



Market Gardener on ACC Cover Plus and Income Protection that offsets against ACC.

Placed onto ACC Cover Plus Extra along with a Mortgage Cover and Business Cover that is not offset, therefore, protecting the family home should an accident or illness occur and Business Cover to employ another person.

Business details

Name of Business:

Name of Partner/Shareholder:

Actual/Estimated Earnings for 2014/2015: \$50,000.00

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

Levy Year: 2015

Classification Unit Code: 95250 Gardening and turf management services

Your Current Situation

	Accident	Illness	Wait Period	Benefit Period	Monthly premium	Annual Premium
ACC	\$3,333.33	\$0.00	7 days	to age 65	\$188.76	\$2,265.16
Existing Income Protection	\$0.00	\$2,204.00	4 weeks	to age 65	\$186.78	\$2,241.36
Total Benefit Paid	\$3,333.33	\$2,204.00		Total Premiums	\$375.54	\$4,506.52
ACC Accidental Death *	\$2,000.00 for spouse/partner		\$1,333.33 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	\$122.42	\$1,469.05
Mortgage Repayment	\$1,600.00	\$1,600.00	4 weeks	to age 65	\$125.11	\$1,501.32
Business Cover	\$3,000.00	\$3,000.00	4 weeks	1 year	\$127.19	\$1,526.28
Total Benefit Paid	\$6,506.67	\$4,600.00		Total Premiums	\$374.72	\$4,496.65
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	\$750,000.00	\$106.53	\$1,278.36
Total & Permanent Disability Cover	\$100,000.00	\$0.00	\$0.00
Trauma Cover	\$100,000.00	\$85.56	\$1,026.72
	Total Premiums	\$192.09	\$2,305.08

Total Premiums \$566.81 \$6,801.73

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