

Welcome from the team

Welcome to the first 2012 CFS newsletter from the team of Jenny, Craig, Brett, Bill, Adam, Daniel and Yupar. While we enjoy our great Autumn weather, and forget about our missing Summer, we have chosen to continue this feel good factor and include some amusing miscommunication articles as well as providing some clarity about health insurance premiums. As always if you wish to discuss or change any policies please call or email.

What is the story with health insurance premiums?

Recently the media have run some stories about Southern Cross members that are finding their insurance premiums very expensive in their later years and are annoyed that their many years of loyalty, good health and no claims are having no effect on their climbing premiums.

Put simply the reason for this is because as they are now in the age bracket where most people in their 'age pool', 70 - 75 years old for arguments sake, are making claims and their premiums are covering the costs. The argument from these customers is: Why the pool does not contain all the customers, 0 - 100 years old?

Unfortunately the costs would then

escalate for the younger members and they would move to other insurers offering the same product with cheaper premiums. Southern Cross actually tried this many years ago and found that many customers left. Without attempting to raise any insurer above another, I would like to point out that the only method available to customers is that of having increasing excess options available. Having an excess means that though the cost of any claim will involve some sharing of cost, the regular premium will be kept lower and more affordable. Most importantly though any surgery will be immediate and not involve waiting lists in our excellent and very popular free public health system.

If you have any questions about the options available with your policy please call or email us.



Who needs to know?

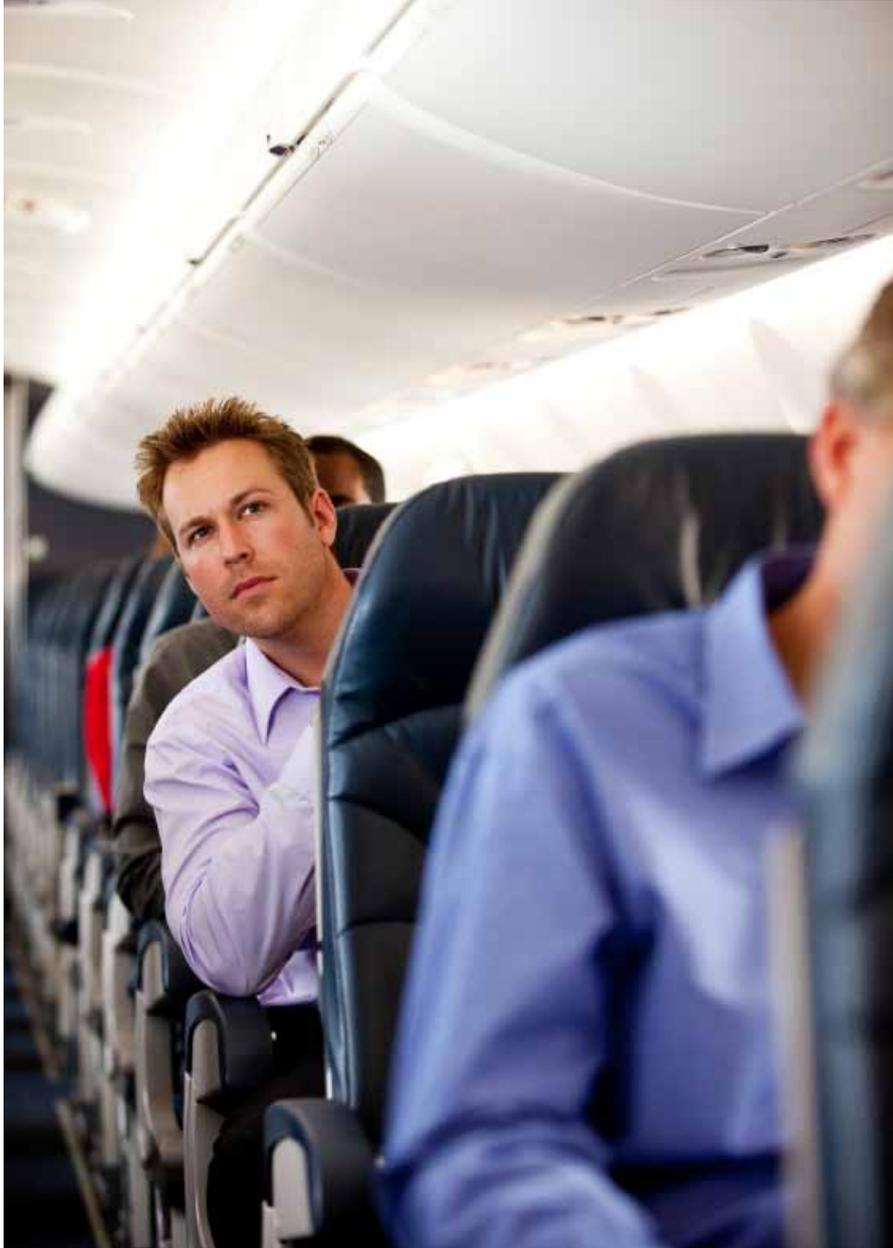
A King Air aircraft had just taken off when there was an enormous bang and the starboard engine burst into flames. After stamping on the rudder to sort out the asymmetric thrust, trying to feather the propeller and going through the engine fire drills with considerable calmness and aplomb, the stress took its toll on the Captain... He transmitted to the air traffic controllers in the tower in a level

friendly voice: "Ladies and gentleman. There is no problem at all but we're just going to land for a nice cup of tea."

He then switched to cabin intercom and screamed at the passengers: "Mayday. Mayday. Mayday. Engine fire. Prop won't feather. If I can't hold this we're going in. Get the crash crew out."

The aircraft landed safely with the passengers' hair standing on end.

The Art of Inaccurate Communication



An employee for Ansett Australia (Airlines) who happened to have the last name of Gaye got on a plane using the company's 'Free Flight' offer for staff.

However, when Mr Gaye tried to take his seat he found it being occupied by a fare paying passenger. So, not to make a fuss he simply chose another seat. Unknown to Mr Gaye, another Ansett flight at the airport experienced mechanical problems. The passengers of this flight were being re-routed to various other airplanes. A few were put on Mr Gaye's flight and anyone who was holding a 'Free' ticket was being bumped. Ansett officials, armed with a list of these freebee ticket holders boarded the plane, as is the practice, to remove them in favour of fare paying passengers. Of course, our Mr Gaye was not sitting in his assigned seat, as you remember. So, when the ticket agent approached the seat where Mr Gaye was supposed to be sitting she asked the startled customer "Are you Gaye?" The man shyly nodded that he was, at which point she demanded "Then you have to get off this plane." Mr Gaye, overhearing what the agent had said tried to clear up the situation: "You've got the wrong man. I'm Gaye!" This caused an angry third passenger to yell "Hell, I'm gay too! They can't kick us all off!" Confusion reigned as more and more passengers began yelling that Ansett had no right to remove gays from their flights.

Economist

One night a policeman saw an economist looking for something beside a light pole. He asked him if

he had had lost something there. The economist said, "I lost my keys over in the alley." The policeman asked him

why he was looking beside the light pole. The economist responded, "It's a lot easier to look over here."

CFS represents the following insurance companies:

AIA, AMP, ASTERON, AXA, DORCHESTER, FIDELITY, ONEPATH, PARTNERS LIFE, SOUTHERN CROSS, SOVEREIGN, TOWER

 CurreyFinancialServices

PO Box 12004 1 Olive Road Penrose. P 09 525 7022 F 09 525 7024 E info@curreyfinancial.co.nz www.curreyfinancial.co.nz

INVESTMENT • INSURANCE • SUPERANNUATION • HEALTH INSURANCE • KIWISAVER