

Midyear greetings from the team at CFS

Greetings from the team at CFS. As we approach midway 2019 and still enjoy good mountain biking weather, I for one am thoroughly enjoying the benefits of climate change, man-made or not, if it means enjoying tropical weather and mangoes grown locally! Our big staff news this year is the arrival of Natalie from the fire and general side of the insurance industry. She is replacing a retiring Jenny and departure of Sandra to the 'winterless north' otherwise known as Ruakaka.

It has been an interesting year thus far as I have experienced a personal reminder of the importance of insurance, story below. Additionally, as my youngest child

has left school, I'm starting to enjoy the freedom of 'life without children at school', very liberating. I can now enjoy holidays outside of designated 'school holidays' where travel, accommodation and activities are all available and cheaper.

And of course the current government has been appointing many committees to investigate complex social problems which involve 'heavily vested interest groups' that will at some stage bring about policy changes and these may well have a direct consequence on your life plans so if you haven't spoken with Yupar, Nicholas, Joy or myself in the past year please call and make an appointment.

Personal Insurance

a personal perspective by Adam Currey

What a strange experience this is, writing about claiming on my personal insurance policy! In my 14th year of discussing the various reasons for having life, income protection, trauma, total disablement or health insurance I've certainly heard most reasons why people wish or do not wish to have such insurance:

'I've been offered work in Afghanistan and would like some life insurance' to

'I've just been diagnosed with X disease and need health insurance to pay for the treatments' and

'What a waste of money, I'll be able to look after myself'



Well in February this year I was very glad I had a comprehensive insurance policy suite. In December 2018 I noticed a mole on my forearm that appeared to be spreading. As I've told a number of clients over the years, males in particular, don't ignore the minor signs waiting for them to become major symptoms, so I thought it prudent to seek specialist advice. I've been using Mole Map for a number of years because without a definitive image to assess changes against, any member of the medical profession can misdiagnose. The Mole Map staff recommended removing my mole as soon as possible and a week later using my health insurance I had minor surgical removal of the mole, under local anaesthetic. I simultaneously tried using the public system, GP and hospital referral, thinking I may be able to save having to spend my \$1,000 excess that is in place on my health insurance policy.

Within 3 days the specialist contacted me with the news that my mole was indeed a melanoma but fortunately relatively early stage and had not spread. Therefore no need for chemo or any other anti-cancer drug treatment, but to be on the safe side, extra removal of flesh would be required, the original 2mm radius increased to 10mm radius; my entry into the 'beautiful forearm pageant' now a waste of time!

The time from recommendation of mole removal to extra excision took 3 weeks and on the 4th week the Manukau Super Clinic contacted me to advise that a specialist would see me to determine if removal of the mole was required. I am told that such timing is within ministry guidelines, 4-6 weeks, I'm just very happy that I received immediate treatment.

The last piece of news is the good news that I had a trauma insurance policy; one that pays a lump sum if you suffer one of the many specific serious illnesses/injuries such as cancer, heart attack, stroke paralysis etc. My melanoma triggered a full payment of my policy and I've acted as most people do when reminded that we are mortal and our time on the planet fleeting, I've purchased an improved mountain bike and booked more mountain bike adventures, and of course set some money aside for later spending!



Life insurance for a centenarian?

When a marketing officer asked an actuary why he recommended selling more life insurance policies to 98-year-olds, the actuary replied, "According to our tables, very few of them die each year."

Does marrying an insurance agent prolong life?

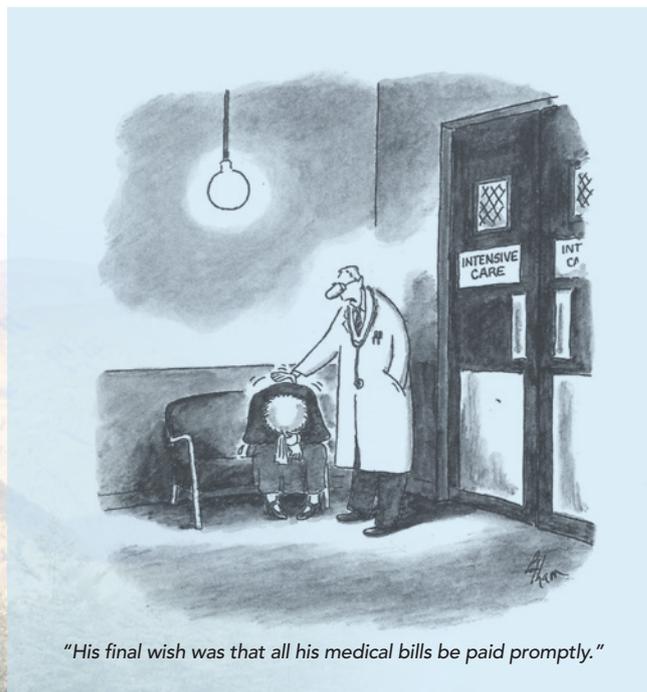
A woman was in the hospital after feeling very ill. The doctor says to her, "I have some bad news for you. You only have three months to live."

"Oh that's terrible," the woman sighs, "What am I going to do?"

The doctor replies, "Marry an insurance agent."

"Will I live longer?" asks the woman.

"No," replies the doctor, "but it will SEEM longer."



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