

### A few changes to our team

Nikki, Caroline and Kieran have joined the General Insurance team and Manda is now on maternity leave. Caroline takes care of the administration of client policies, Nikki helps clients with insurance claims and Kieran will be dealing with policy renewals.



Caroline, Tash, Jenny, Nikki and Kieran

### Fire and Emergency Levy for 2026-2029 - have your say!

Please have your say on the changes proposed to the Fire and Emergency levy for 2026-2029. If you have a view on how the proposed options could affect you or the community, make your submission via the link below.

[Link to feedback form](#)

### Changes for houses pre 1935



If you are considering purchasing an older home, please do your due diligence and check that the property can be insured. Consider adding a clause on your sale and purchase agreement that says - subject to obtaining insurance for the house.

Previously homes built pre 1935-1940 had an automatic \$10,000 excess for houses that have not been rewired. Now, there will be an automatic wiring exclusion for a full house insurance policy (when applying for new cover), until you can prove the house has been completely rewired.

### Mobile phone - lost or damaged?

In 2023, one insurance company alone paid \$11m in mobile phone claims! That's a staggering 11,300 claims with an average payout of \$900. While it's comforting to know you can claim a mishap or theft/loss, there are some steps you can take to prevent phone damage or theft/loss and needing to replace your beloved device.

- Investing in a heavy-duty phone case
- Have a tempered glass screen protector rather than a plastic
- Your phone has a unique IMEI digital code
- Put simply an IMEI number works similarly to a number plate on a car. It's a unique reference to your mobile phone device that allows your phone specifically to be identified.
- Most phones have an 'About' section under your general setting. This will have your IMEI code (most have 2 codes).
- Store these numbers somewhere safe so that you can access them without needing your phone
- Then, if your phone is ever lost or stolen, you can contact your network provider and have the phone blocked so no one can use or re-sell your phone.

IMEI 12 3123 123123 123

### One cup tip!

If you're heading away or just worried about a power cut affecting food in your freezer, put a cup of water in there!



Freeze the cup of water and once frozen put a coin on top of the ice and leave it in your freezer. That way when you come back after you've been away or after a power cut, you can tell if your food has been defrosted and refroze.

If the coin has fallen to the bottom of the cup this means all the food defrosted and you should throw it out. But if the coin is still on the top the cup then your food will still be ok.

## Time to check your KiwiSaver before the end of June!

Make sure you're getting the Government contribution of \$521.43 each year to your KiwiSaver Investment.

For every \$1 you contribute, the Government will contribute 50c up to a maximum of \$521.43 annually. To receive this maximum amount, you must contribute at least \$1,042.86 from 1 July to 30 June each year. If you can't make the maximum contribution, you'll still get a portion, the \$521.43 will be pro-rated to align with how much you have contributed.

If you're unsure how to qualify, or have another KiwiSaver question, get in touch – we are here to help.

## Cyber security for your business

Protecting your business from cyber criminals is crucial in today's digital landscape. Here are some practical steps you can take to enhance your cybersecurity defenses:

- Educate your staff about cybersecurity best practices. Teach them how to recognise phishing emails and avoid suspicious downloads
- Regular training sessions can help reinforce security awareness
- Encourage employees to use complex, unique passwords and change them regularly.



- Implement Multi-Factor Authentication (MFA): Require employees to use MFA for logins and approvals. This adds an extra layer of security by verifying their identity through multiple factors (e.g. password and a text message code)
- Keep all software, including operating systems, applications and security tools, up to date. Regular updates fix vulnerabilities and protect against known threats.

**Remember, cybersecurity is everyone's responsibility. By implementing these practices, you'll strengthen your business's defenses against cyber threats and safeguard sensitive information.**

## Homefit online check

HomeFit is an easy way to check how a home can be kept warm, dry and safe. If you are looking to purchase a home to live in or rent, this online service could be a very helpful tool. It also offers advice to landlords on how to meet the Government's Healthy Homes Standards.

[Link to HomeFit](#)

## Money conversations

Many relationships can struggle when it comes to talking about money - especially if you are not on the same page. Everyone is different - some people are spenders, some are savers - but unless you talk about this and know what each other's needs are, it can be tricky to move forward.

We've created a short quiz to find out what your money personality is. You could be a combination of these but this will give you an idea where you could make tweaks to your spending habits

[Link to quiz](#)

**Get in touch!**

Our team is here to help - just call us on 0800 474 825 and have a chat with one of our experts

