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Hi there <<First Name>>

Welcome to our latest quarterly update from the General Insurance team. This quarter we're sharing a mix of practical tips and industry updates, including the growing cyber risks facing New Zealand businesses, mortgage strategies for homeowners, and an insurance update for commercial vehicle owners.

We hope you find something useful in the articles below. As always, if you have any questions, we're here to help.



Cybercrime is a business risk, not just an IT issue

Cybercriminals are targeting businesses of all sizes through phishing scams, payment fraud, and ransomware attacks. Learn about the most common cyber threats facing New Zealand businesses, practical ways to reduce your risk, and how cyber insurance may help. [Read more here](#)



Is your home loan structure still right for you?

Life changes, interest rates move, and your financial goals evolve over time. A regular home loan review can help ensure your home loan structure continues to meet your needs and may reveal opportunities to reduce interest costs or repay your loan sooner. [Read more here](#)



Roadside assistance now available through some commercial vehicle policies

Clients with eligible Vero, NZI and ANDO light commercial vehicle policies may now have access to roadside assistance at no additional premium. The service includes help with common roadside issues such as breakdowns, flat batteries, tyre changes, fuel delivery, lockouts and towing assistance. If your business has an eligible policy, we'll discuss this additional benefit at your next review.



The General Insurance Team

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