

# \*6 months free health cover for your child's best start in life.



## did you know...

3 children are diagnosed with Cancer each week in NZ.

40,000 hospital admissions for serious diseases per year for children.

DHB beds are running at or over 100% capacity meaning children and adults cannot get timely and effective medical treatment publicly.

5% of NZ's population have mental health issues - DHB has funding to cover 3% publicly.

430,000 children and adults have unmet hospital needs.

4 in 1000 will need their tonsils out before age 14.

6 in 1000 will need grommets.



Let those numbers sink in for a minute.

Sources: health.govt.nz, occ.org.nz, moh.govt.nz

\* free health cover applies to babies up to 6 months old.

## introducing Accuro KidSmart.

Unlike most health insurance, KidSmart provides private health cover, without the child being attached to an adult's policy.



For as little as \$29 a month, you can have the reassurance that your child can avoid long public wait times for treatment by going private.

Please read further for more information, but below is an overview of some of the benefits.

- ✓ General surgery up to \$500,000
- ✓ Free cover and no underwriting for babies up to six months' old
- ✓ Cover for all your children but pay for no more than two
- ✓ Children who sign up before 16 are covered until they are 25
- ✓ Exercise based activity contribution of \$150 for school, club, swimming or dance lessons
- ✓ Parents, Grandparents or guardians can gift to their children, grandchildren

# kids only health insurance.

KidSmart is Accuro's product made especially for babies and children. They are the only health insurer that offers a health insurance product designed specifically for children's needs.

KidSmart allows a guardian to take out health insurance for their children, grandchildren or dependants without having to take out cover for themselves.

Combine quality products, fast claims turnaround, and their knowledgeable customer service team and it's no wonder Accuro are New Zealand's best little health insurer.

## benefit summary.

✓ General surgery	\$500,000
✓ Oral surgery (including wisdom teeth removal)	\$300,000
✓ Non-Pharmac subsidised drugs	\$500,000
✓ Cancer treatment	\$300,000

### add-on module option.

#### Specialist Plan

Specialist consultations	\$5,000
Diagnostic tests	\$5,000
Mental health (included under Specialist consultations)	\$500



we specialise in helping everyday kiwis – like you – achieve your ideal lifestyle through simplified financial planning and advice.

Our approach is about much more than just growing dollars and cents. Our team looks at the big-picture, supporting you to invest in and protect your wellbeing, whānau and future.

No complicated lingo here. Just straightforward advice over a cuppa or a zoom meeting. And most of it's free!

[Find out how we can help.](#)



Source: Accuro Claims paid 2017 to 2018



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