

First-Home Buyers Insurance Checklist



Buying your first home is exciting but it also comes with big responsibilities. One of the best things you can do is make sure you've got the right safety net in place. Use this checklist to work out what insurance you might need (and avoid paying for things you don't).

Life Insurance

Have peace of mind that your family is financially secure and can pay off the mortgage even if you're not around.

Trauma

Could you cope financially if serious illness hit?

Trauma cover provides a lump sum to help with treatment costs, bills or however you see fit, so you can take the time to recover.

Income Protection

You probably think your new home is your biggest asset, but it's actually your ability to earn. Income cover means keeping up with bills and covering your lifestyle if you can't work.

Total and Permanent Disability

Could your family manage if you could never work again?

Similar to Trauma cover, TPD pays a lump sum to help while you figure out what's next.

Specific Injury

ACC not quite covering all the bills? Specific injury can provide that top up so you don't drain your savings.

Health Insurance

How long would you wait for surgery if it wasn't private?

Health Insurance gives faster access to specialists and treatments, meaning you can get back to doing the things you like sooner.

READY TO GET SORTED? Contact Paige Crowskey at The HTL Group today: [027 224 8404](tel:0272248404) or Paige@thehtlgroup.co.nz