

Free DIY internet service cuts your costs

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Green "Online Insurance" saves Emissions and \$

Free DIY internet service cuts your costs.

What do we pay for when we buy personal insurance. Well there is the Insurance Company costs added to the cost of an agent or adviser and his/her staff and overheads plus travel either to your place or your costs to his/her office.

Now you can avoid these costs and collect the savings by buying your personal insurance online at a site like www.nzlife.co.nz or www.nzmedical.co.nz Help make some carbon and \$ savings!

With the increase in interest rates and holiday credit card bills due, and fuel prices again increasing, we urgently seek other areas to make savings. We all look at our regularly ongoing costs like phones, electricity and insurance.

Even those currently with older insurance policies can really save. Why - because premiums have been dropping for Life Insurance as costs are cut and we live longer. Many people are also saving on their Medical insurance by switching to a Hospital or Hospital plus Specialists only plans.

It also costs less to buy via the internet. Both sites provide Comparison tables and there are simple Comparison Calculator into which one enters current your current cost and sum covered and any savings are automatically calculated. The savings can be considerable over time. You can apply on both sites for new cover directly online.

This is proving to be a popular option particularly among the increasing number of "internet savvy" Kiwis. This method is also produces significant savings for them as the costs of providing the insurance are reduced. It is also an "environmentally friendly" method as no transportation is required!

"NZLife offers customers a full personal risk insurance package, including Life, Critical Illness, Permanent Disablement and Income Protection and NZMedical provides the medical (health) insurance options. This gives them the convenience of simply applying and purchasing online in the comfort of their home. It's all about making life easy for customers, who currently purchase other services and products online," Director John Hyde says.

"Most customers tend to be time-conscious and are looking for a convenient, hassle-free way to get personal insurance and save." Hyde says.

The free service at www.nzlife.co.nz and www.nzmedical.co.nz offers not only instant online quotations

but also straightforward calculators and comparisons which enable anyone to easily work out the level of cover they need, and apply.

"This is the way of the future and should also help the environment!" says Hyde.

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