

## November 2015

### Insurance

#### ***Have you heard about...?***

It seems like every other week on TV we hear about some unfortunate family who have lost everything because their house has burnt down and they didn't have insurance. Mostly the ones featured on TV do OK because an appeal is started and people donate generously, but for every family featured in this way, there are dozens of others who don't capture the public imagination and hence don't get that financial support.

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"No, sir, I'm afraid you can't collect on your fire insurance just because you got fired..."

Why aren't people insured? In most cases it is simply too expensive. I know a few years ago, our house and contents insurance premium doubled in one year, and then doubled again the following year – all without us making a single claim.

Good news is now at hand with two separate companies now offering affordable insurance for those on low incomes – see details below. If either of these are a match for your situation contact the companies directly as below.

#### ***Insurance 4 That (IAG)***

This innovative approach taken by one of the world's largest insurance companies is perfect for those who may wish to cover only a few items (like computer, fridge, washing machine etc).

Eg I could cover my fridge and washing machine against fire, storm or theft for less that \$1 per week.

NB This is NOT accident insurance – only against theft, or damage done by fire, flood or storms.

For more information, visit

[insurance4that.com.au/](http://insurance4that.com.au/)

or phone 1800 886 015

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"I was hit by a financial tidalwave and now I'm drowning in debt. Is it too late to get flood insurance?!"

#### ***Essentials (AAI)***

This insurance, backed by Suncorp, is more in the veins of traditional contents insurance where you insure unspecified household goods for a set amount of cover (\$10000 or \$20000) for as little as \$4 per week. Essentials by AAI also offer car insurance for as little as \$5.50 pw. There ARE eligibility criteria to be able to take out this insurance.

For more details (and check eligibility), visit

[essentialsbyaai.com.au](http://essentialsbyaai.com.au)

or phone  
1800 429 598

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"I get paid if somebody steals my car or my TV. But I get nothing if somebody steals my husband?!"