



尊敬的客戶您好：

馬茵的話：

找不到馬茵？

找不到馬茵啊？因為，我們有新辦公室，新電話，新地址哦！因為是自己的，不用擔心“房租”“搬家”？歡迎客戶，大家告訴大家！有停車位及中型會議廳哦！聯繫方式在每頁下方。

近日來的理賠以心臟病、癌症、中風居多。排除任何基因遺傳、生活習慣、抽煙、壓力等內外因素，往往理賠的客戶都多數沒有任何傾向。一般調查顯示，1/3 的人在一生中有意外傷害之可能較 2/3 人中得重大病症的病人少些。



Update from Ing...

Can't find Ing?

We have New Office, New Phone Number, New Address! Because it's owned by Ing, Ing doesn't need to worry about "rent" and "relocation". Feel free to tell each other! There are plenty **car parks** and meeting room available! Contact details are at the footer.

Most of recent claims are heart disease, cancers, and stroke. Despite factors of genes, lifestyle, smoking and stress, Most of clients who have found no any cause factors or tendency to attract those diseases. Based on research, 1/3 of people are less likely to have accident in their life, more likely 2/3 of us will suffer from trauma.



馬茵保險 雙語季刊

I'm Covered!

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不談保險，談理賠？

聽過：「保險容易，理賠難」一說嗎？
當然不會是在馬茵這裡做的保障！

也許很多的人喜歡“便宜就好？”“銀行買，理賠起來真的方便嗎？理賠時直接找保險公司？或銀行經理？”

「理賠」才是最重要的不是嗎？買就是為了將來的可能得賠，是不？

所以，選擇顧問=成功理賠！因為有懂得理賠條款的經驗豐富之顧問親自將理賠金備好到位！安心康復即可。

今日的保險

今日的保險蛻變的，較十年前的更有所選擇了！

「人身」的保險從近日 Sovereign (國王保險公司-NZ 最大的人壽險公司) 推出的醫療險：

- 可退隔年全年保費。(*保單細節條款歡迎詢問)
- 人若到澳洲海外居住可做全數100%的理賠。

「客戶說....」銀行或顧問

「不敢在銀行保險啊？」by Anthony
保障不全，又沒的選擇！只能投保一家公司險種？價錢沒法比！理賠又找不到人啊！真正理賠起來時的困難重重，加上當初沒人說比價錢，就是不削減我的保障權益！？怎能安心丟錢？

It's ALL about claim!

Have you heard of saying, "it's easy to buy insurance, but it's hard to claim"?
Of course it's not the case if you buy insurance from Ing MA!

Maybe some people think "cheaper is better?" or "buying insurance from banks is more convenient?" Is it true?

"Claim" is most important, isn't it? Getting insurance now is for being able to claim at the time when it's needed.

So Choosing the right advisor equals to success claim!

Because you deserve someone who understand medical and insurance's policy and rules to enable you can maximize the best of benefit.

Today's insurance

Insurance now has changed to provide better benefits in those days now.

Sovereign (NZ's largest Life Cover Insurer) has introduced a new Medical Insurance:

- Refund next year's full premium (Further policy wording and details please contact Ing for more information)
- 100% cover up to limit if you are moving to Australia.

Bank V.S. Insurance Adviser

"I am not willing to buy insurance from bank!" - by Anthony.

Covers benefits are not comprehensive and there's not many choices, only one company and one product provided by each bank. We can't compare price. When it comes to claim, there's no one to help and found more difficult to claim. It's not for my best interest. I do not feel bank's insurance can provide me with peace of mind..

客戶的回饋：

安妮……

安妮晚上好，收到短信萬分感謝，謝謝你和馬茵一直對我的幫助。

未出國前我聽很多人說到了國外沒有親情，但這都是道聽途說，你和馬茵就象我的親人，這種耐心精神難以讓我忘懷。

安妮再一次的謝謝你，我記住你這份情改日一定補還，看病的日期我記住了。給你說聲晚安。

-Anna
Aug. 2014

馬茵……謝謝您這麼用心。我一直跟我老公講，您做保險很特別，別人沒法比。我會跟朋友分享的。再一次謝謝！

-Linda
Aug. 2014



馬茵……馬茵你好，我兒子剛做完鼻子的手術，這周和手術醫生回診。一切順利，他再沒有發生鼻子堵塞的症狀了。對你專業的服務我想表示我的感謝！

-Olivia
Jul. 2014

馬茵……非常感謝您的專業及熱心的服務。-來自基督城公立醫院肺腫瘤科的專科護士

-CS Manager CDHB by Oncology
CNS(Clinic Nurse Specialist)
Sep. 2014

Testimonies:



Annie...Good Evening Annie.
Thank you very much for your message. Thank you and Ing for your help for this long time.

Before I came to NZ I heard there's no one will care for you like family at overseas. But this is wrong! You and Ing are like my family, I will not forget your patience and care.

Thanks again! I will remember the date for my doctor's appointment. Good night.

-Anna
Aug. 2014

Ing.....Thanks you for your care. I always tell my husband that you are a very special insurance adviser, others can't compare. I will share this with my friends. Thanks again!

-Linda
Aug. 2014

Ing.....Hi Ing Ma, Just an update on my son's nose surgery. He had a follow up with Dr Keast this week. All is well and he no longer has the blocked nose problem. We would like to extend our sincere thanks to you for the great service.

-Olivia
Jul. 2014

Ing.....Lovely praise for you and your professionalism & compassion.
- Forwarded the comment from Oncology Lung Cancer Specialist Nurse.

-CS Manager CDHB by Oncology
CNS(Clinic Nurse Specialist)
Sep. 2014

馬茵過去 12 個月之理賠 (2013-2014) The Claim Details in the past 12 months

過去 12 個月 Past 12 months Ing's claim details	發現年齡 Age diagnosed	理賠內容 Claims pay out details
中風 Stroke	54	醫療保險 Medical claims
血癌 Leukemia	25	醫療保險 及 人壽險 Medical and Life cover claims
子宮內膜異位 Endometriosis	37	手術 (醫療保險理賠) Surgery
子宮息肉 Uterus Polyps	33	手術 (醫療保險理賠) Surgery
胃、腸鏡手術 Gastroscopy/Colonoscopy	41-51	手術 (醫療保險理賠) Surgery
乳癌 DCIS	53	手術 (醫療保險理賠) Surgery
白內障 Cataract	65	手術 (醫療保險理賠) Surgery
腳手術 Left Foot First TMT Fusion, Distal MTPJ Realignment	57	手術 (醫療保險理賠) Surgery
耳失聰 Deafness	45	專科及核磁共振 (醫療保險理賠) Specialist and MRI
青春痘 Acne	16	專科長期藥物療法 (醫療保險理賠) Specialist
心肌梗塞 Heart Attract	56	手術 (醫療保險理賠) By-Pass Surgery
腎結石 Kidney Stone	59	手術 (醫療保險理賠) Surgery
氣胸 Pneumothorax	18	手術 (醫療保險理賠) Surgery
色素性視網膜炎 Retinitis Pigmentosa	30	專科 (醫療保險理賠) Specialist

② 以上不包含其它專科，及轉介的個案在安排緊急救護之醫院部份！

Those cases above do not include any emergency arrangements for specialist referrals and patients transferred.



◆ 櫻桃富含 cyanidin，有助防止癌症。
Cherries are rich in cyanidin which may help to prevent cancer..



MDRT & IDA

美國百萬圓桌大獎
國際龍獎
AWARDS



WINNER 2014

在這期刊中，我推出了一項新的專欄「**理賠新資訊**」，我已爲了加強 FMA 對 NZ 所有註冊顧問(FSP 70361)之專業標準之要求，同時正式開始以通訊方式，寄出信函問卷以便安排每位客戶之保單週年日到期的訪談。

In this Newsletter, Claims Update Information has been added in. As a NZ Registered Financial Adviser (FSP 70361), we also posted out the annual review letter for you to make a time to review your cover to suit your needs.

ACC 意外傷害理賠局 vs 保險

ACC，意外傷害理賠局，是 NZ 政府由本國工作薪資人民中抽取部份「保費」(Levy)強制性以職業等級不同來收取保金！而老人、小孩、無工作者免繳納，但可享有醫療專科、住院、大檢查之免費治療費用。由於這些人沒有繳交收入的 ACC Levy 費用，故政府 ACC 意外傷害補償局對意外傷害後之病患無需補助任何收入。

ACC vs Insurance

ACC - The Accidental Compensation Corporation's funding comes from levies on people's earnings, calculated by NZ government and based on our occupation class. For elder people, children, or unemployed, their medical specialist, hospitalization, tests costs are funded and free. However they do not need to pay ACC Levy, NZ government do not need to pay any income benefit for them.

ACC 理賠有份兩個部份：

1. 醫療費用（家醫，X-ray 則非全部給付）
2. 薪資部份（80%之收入。若為自雇業主則在受傷後第一周收入補償由雇主自行給付，ACC 不給付第一周收入）

ACC has two parts of claim:

1. Medical treatment cost (GP, X-ray are partially funded)
2. Salary (80% of income. If self-employed, income for the 1st week after accident will be covered by yourself, ACC do not cover for 1st week income for self-employed.)