



尊敬的客戶您好：

經理的話：

活著~就是精彩！

非常忙碌的一年，紐西蘭政府今年七月一日起將不收取 13 歲以下的小孩的看病費用！但是，別忘了「家庭醫生診所」是個人經營機構。他們是有權決定是否要收取費用。目前基督城同意不對 13 歲以下孩童收取看病費用的家庭醫生有：

1. Riccarton Clinic
地址：4-6 Yaldhurst Rd
Upper Riccarton
2. Doctors on Riccarton
地址：183 Riccarton Rd
Riccanton
3. Grahams Road Medical
地址：76 Grahams Rd
Burnside
4. Normans Road Surgery
地址：3 Normans Rd
Elmwood
5. Belfast North MEDIQUAL
Doctors
地址：812 Main North Rd
Belfast

以上資料由我們貼心的電話服務幫所有客戶一一詢問基督城各大診所之結果。目前為止，診所保有隨時予以更動看診費用之權利。

Ing's words...

Life is worth living!

This is quite a busy year for us. NZ Government has announced since **1st July 2015**, GP (General Practitioner) will not need to charge children under age 13.

However, GP's clinic as a private business sector they are allowed **to set** their own costs.

Currently, in Christchurch City all the clinics have agreed not to charge under age of 13 are:

1. Riccarton Clinic
Address: 4-6 Yaldhurst Rd
Upper Riccarton
2. Doctors on Riccarton
Address: 183 Riccarton Rd
Riccanton
3. Grahams Road Medical
Address: 76 Grahams Rd
Burnside
4. Normans Road Surgery
Address: 3 Normans Rd
Elmwood
5. Belfast North MEDIQUAL
Doctors
Address: 812 Main North Rd
Belfast

The above information is collected by us calling the clinics in Christchurch for our clients. However the clinics could reserve their rights to adjust their fees and charges.



馬茵保險 雙語季刊

I'm Covered!

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保險與法律

Insurance and Law

因為「保險」與「金錢」有相對應的關係。一旦有金錢的給付，就會有法律條款的規範！尤其是，大筆的金額發放，比如：人壽險、重大疾病險

Because "Insurance" and "Money" are closely related, if there is payment of money, there will be law and regulations especially for large amount of money payment, e.g. Life Cover or Trauma Cover.

故保險申請時之保單填寫「保單持有人」（當地紐國沒有：受益人一詞）就突顯出它的重要性。

Therefore, Policy Owner is playing a very important role when applying for insurance. (In New Zealand there is no Beneficiary in Insurance)

常見的客戶問題就包括了：

Common questions including:

A. 幾歲的小孩才能簽名擔任人壽保險之「保單持有人」（即所謂之：受益人）？

A. At what age can children be Policy Owner (Beneficiary)?

答：紐國法律明文規定，16歲以上之小孩

Answer: According to the law in New Zealand, Age 16 or older.

B. 若沒有做遺囑（夫妻雙方）一旦身故，紐國財產分配怎麼處理？

B. If a person dies without a will, how is the estate distributed?

答：律師會介入，由 NZ 的 Estate（遺產管理）管理。遺族配偶（夫或妻）會先分配財產的 \$155,000。其他的財產金額一律放至 NZ 的 Estate Trust 統一管理。至於，多久後才能發放至家庭賬戶裡則必須至少 6 個月後。

Answer: A lawyer will intervene, appointing the NZ Estate to manage. The spouse (Husband or Wife) is entitled to the first \$155,000. The rest of the estate will be put into an Estate Trust. When the six months waiting period is up the estate can be distributed to the beneficiaries

（以上部分僅供參考，必須與您的律師詳細談，一切依據法律顧問的建議為主）

（The above information is for your reference only. You need to consult your lawyer in details and base on the professional advice of your lawyer）

客戶的回饋：

馬茵...

萬分感謝！不只因為這個案子賠下，而是因為您的態度，效率和專業素養，把我們不抱希望的事情變成現實。

-JYR
Dec. 2014

Ing..... Thank you very much for your concern and thoughts. You are indeed a real friend and an angel sent by God to us.

-Adeline and George
Feb 2015



馬茵.....謝謝阿姨，昨晚觀察後半夜就回家了，拿了樣本做化驗，昨天幸虧有您幫忙，太感謝您了！

-Ivy
Sept. 2015

Ing.....Ing's way of doing things is by decency, honesty and with dignity.

-獅子會成員
May. 2015

馬茵.....非常、非常感謝！沒有你們我真不知道怎麼辦的。

-霄燕
Aug. 2015

Ing..... Thank you for your help, it's good to have you as my adviser. Hope you have a nice weekend!

-Joy Tseng
Sept. 2015

Testimonies:



Ing...

Thank you very much! Not only because you help us make this claim successful, but also because of your attitude, efficiency and professionalism. You have made it happen when

we thought it was impossible and hopeless situation!

-JYR
Dec. 2014

馬茵.....感謝您的關心。您真正的好朋友和上帝送來照顧我們的使者

-Adeline and George
Feb 2015

Ing..... Thank you Aunty Ing. We went home last night after observation. The doctor took sample for test. We are lucky to have your help yesterday. Thank you so much!

-Ivy
Sept. 2015

馬茵.....馬茵處事正又清，立身潔白樹高風。

-Lion Club Member
May. 2015

Ing..... Thank you so much! I really do not know what to do without your help.

-Xiaoyan Yang
Aug. 2015

馬茵.....謝謝您的幫忙，有你真好，祝您有個愉快的週末！

-Joy Tseng
Sept. 2015

馬茵過去 12 個月之理賠 (2014-2015) 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
肺癌 Lung Cancer	60	人壽保險 Life Insurance
乳腺癌 Breast Cancer	59	手術 (醫療保險理賠) Surgery
肩膀內視鏡韌帶修補術 Shoulder Arthroscopy	47	手術 (醫療保險理賠) Surgery
手肩膀上: 脂肪瘤 Excision lipoma	33	手術 (醫療保險理賠) Surgery
胃、腸鏡手術 Gastroscopy/Colonoscopy	29-56	手術 (醫療保險理賠) Surgery
拔智齒手術 Wisdom Teeth Removal	22	手術 (醫療保險理賠) Surgery
小兒腎臟切片 Kidney Biopsy	4	手術 (醫療保險理賠) Surgery
宮頸癌 CIN1	44	手術 (醫療保險理賠) Surgery
白內障手術 Cataract Removal	56	手術 (醫療保險理賠) Surgery
鼻息肉切除術 Adenoidectomy	3	手術 (醫療保險理賠) Surgery
內耳膜修補整型手術 Tympanoplasty	42	手術 (醫療保險理賠) Surgery
膝蓋內視鏡手術 Knee Arthroscopy	53	手術 (醫療保險理賠) Surgery
成人臍帶殘端膿瘍切除 Excision Lesion Umbilicus	19	手術 (醫療保險理賠) Surgery

Ⓜ 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.



◆ 「青椒」本身充滿了維他命、青椒素。青椒素則是決定辣椒的辣度的！而這辣度會減輕人類對疼痛的敏感度。

Capsicums are packed with vitamins and capsaicin. Capsaicin is what makes peppers hot and is thought to reduce pain sensations in the skin.