

# ACC Advice from Online Insurance Broker for the Self Employed

*Advice offered on income protection insurance and how this works with ACC, especially for the self employed.*

WELLINGTON, WGTN, NEW ZEALAND,  
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Smart Insure is a New Zealand owned online insurance brokerage with a difference, where they offer not only advice around insurance but also ACC.

As the updated website outlines, all insurance policies (excluding Health) now offer a market leading 30% first year premium rebate. This includes [Life Insurance](#), [Income Protection](#), Trauma and TPD cover. Smart Insure also offers advice around each insurance product.

Smart Insure is really turning the online life insurance market in New Zealand on its head by offering a market leading 30% first year cash back on your premiums. Most companies only offer 20% on life insurance or income protection, however we have extended our offer to all product lines excluding [Health Insurance](#).

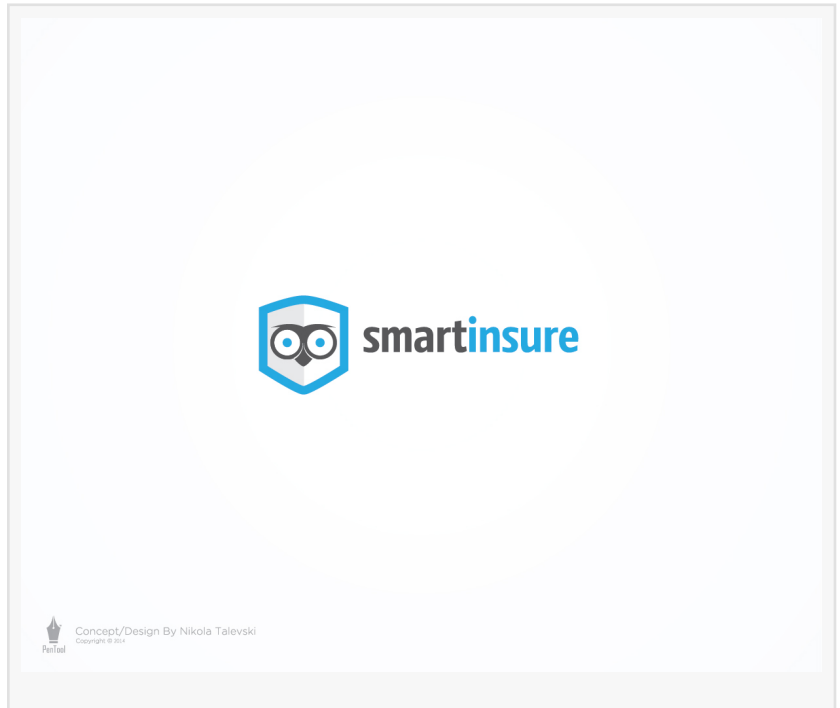
The recent updates to the website allow prospective clients to select the cover they wish to have quoted and then they will receive a quote with the 30% discount.

One distinct advantage that Smart Insure has is that they look with self-employed people and their ACC levies. In New Zealand the Accident Compensation Corporation (ACC) is a crown entity which administers a no fault accident injury scheme. ACC will cover workers for 80% of their salary up to certain limits if they have an injury which means they are unable to work.

ACC is a compulsory provider of accident insurance in New Zealand and this means that self-employed workers need to pay for it themselves. Because it is compulsory there is no way to avoid having it, however there are ways to restructure it to work better with private insurance.

In most cases income protection benefits will offset against any ACC claim – in other words if someone gets injured they cannot get more than 100% of their current salary whilst on claim from ACC and an insurance company.

Smart Insure however provides a service where you can restructure your ACC levies down to the minimum with a product called Cover Plus extra which generally saves between 20-60% of your annual cost. These savings can then be used for the private insurance which will not only cover



accidents but also illnesses (ACC doesn't cover illness) and also can provide much higher levels of annual salary.

For self-employed people we tend to look at their cover in three buckets, ACC, income cover and then another form of income cover which does not offset against ACC. So in total in an injury claim we can get a highly desirable amount of cover paid out.

With the new, easy to understand reports, Smart Insure offers people quick quotes and also product comparisons between various insurance companies products, all online.

Smart Insure has access to 10 different insurance companies for Life, Health, Income Protection, Trauma and Disability Insurances. The company is New Zealand owned and is not affiliated with any one insurer and can choose who they recommend freely.

Once happy with their selected quotes, users can apply online and the insurance application process is handled by Smart Insure.

Advisers at Smart Insure can help with benefit and wait periods on income protection, and also help manage ever increasing health insurance premiums by varying the policy excess.

Clients who already have insurance can have this analysed to see how this would fit into their new insurance program.

For more information about Smart Insure, visit the website today: <http://www.smartinsure.co.nz> or call on 0800 001 864

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