

ROTHBURY INSURANCE BROKERS IS A WHOLLY NEW ZEALAND OWNED COMPANY. WITH BRANCHES NATIONWIDE, OUR AIM IS TO PROTECT WHAT MATTERS MOST TO NEW ZEALANDERS.

TO CHECK YOU HAVE THE RIGHT COVER CONTACT A BRANCH NEAR YOU OR VISIT OUR WEBSITE TO FIND A BROKER:  
[www.rothbury.co.nz](http://www.rothbury.co.nz)

Talk to us about other powerful, cost-effective solutions we have to offer to protect you and your business including:

- Commercial and Industrial Property Insurance
- Professional Indemnity
- Loss of Profits
- Product Liability
- Contract Works
- Marine Cargo
- Personal and Household Insurance

**Rothbury Northland**  
T: 09 438 5457

**Rothbury North Shore**  
T: 09 488 1319

**Rothbury Auckland**  
T: 09 579 9551

**Rothbury Waikato**  
Hamilton T: 07 834 6180  
Te Awamutu T: 07 834 6185

**Rothbury Tauranga**  
T: 07 579 0755

**Rothbury Hawke's Bay**  
T: 06 835 2770

**Rothbury Wellington**  
T: 04 472 9373

**Rothbury Canterbury**  
T: 03 366 7588

**Rothbury Ashburton**  
T: 03 308 9612

**Rothbury Otago**  
T: 03 477 8217

**Rothbury Central Otago**  
Wanaka T: 03 443 9505  
Queenstown T: 03 442 6705

**Rothbury Southland**  
T: 03 211 0360

#### For further information

To find out more about how Rothbury Premium Funding can protect you and your business contact your Rothbury representative today. Details are included in this brochure.

**Premium Funding**  
FLEXIBILITY TO MANAGE  
YOUR INSURANCE PREMIUMS

Rothbury

Rothbury

# Premium Funding

FLEXIBILITY TO MANAGE  
YOUR INSURANCE PREMIUMS

Insurance payments can place a strain on business cash flow by tying up working capital.

Free up your cash flow to re-invest in your business by spreading your insurance cost across the year.

PRESERVE YOUR BUSINESSES CASH FLOW

WITH ROTHBURY PREMIUM FUNDING YOU CAN SPREAD THE COST OF YOUR INSURANCE PREMIUMS OVER THE YEAR IN FORTNIGHTLY, MONTHLY OR QUARTERLY INSTALMENTS.

## Spread the cost of your insurance premiums

If you're in business, this smooths your cash flow and preserves cash for other financing and day-to-day needs. It does not interfere with existing finance facilities.

For personal insurance, it gives you flexibility to manage your household expenses in a way that suits you best.

## How does Rothbury Premium Funding work?

Premium funding is like a short term loan. Rothbury Premium Funding pay your insurance premium/s on your behalf and you pay Rothbury Premium Funding over an agreed period, usually 12 months.

There is a low administration fee and interest rates are fixed so you're protected from interest rate fluctuations.

FLEXIBLE PAYMENT OPTIONS

ROTHBURY PROVIDE INDEPENDENT INSURANCE ADVICE AND WORK WITH YOU TO ENSURE YOU HAVE THE BEST INSURANCE SOLUTION INCLUDING THE PAYMENT OPTION THAT IS RIGHT FOR YOU.

**Arranging premium funding is a simple step and can be organised with your broker at any time.**

## Benefits of premium funding include:

- Smoother business cash flow
- No security required
- Unaffected existing credit lines such as overdrafts
- Single direct debit payment for all policies funded
- Loan contracts structured to suit your needs, spreading premiums over fortnightly, monthly, or quarterly instalments



GARETH JENNINGS  
BROKER, SOUTHLAND