

Premium Funding

REGIONAL FOCUS, NATIONAL STRENGTH

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.

Keeping New Zealand covered since 1950

Rothbury Premium Funding is wholly-owned by C&G Rothbury Insurance Brokers, the largest New Zealand owned insurance broking company. With branches nationwide, our aim is to protect what matters most for New Zealanders.

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

Including:

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

■ **For Further Information**

To find out more about how Rothbury Premium Funding can help you and your business contact your C&G Rothbury representative. Details are included in this brochure.

Preserve your businesses cash flow

Flexible payment options

With Rothbury Premium Funding you can spread the cost of your insurance premiums over the year in fortnightly, monthly or quarterly instalments.

C&G 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.

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.

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

To check you have the right cover contact a branch near you;

C&G Rothbury Northland
T: 09 438 5457

C&G Rothbury North Shore
T: 09 488 1319

C&G Rothbury Auckland
T: 09 579 9551

Rothbury Waikato
Hamilton T: 07 834 4301
Te Awamutu T: 07 871 4642

Rothbury Tauranga
T: 07 579 0755

C&G Rothbury Hawke's Bay
T: 06 835 2770

C&G Rothbury Wellington
T: 09 472 9373

C&G Rothbury Canterbury
T: 03 366 7588

C&G Rothbury Mid Canterbury
T: 03 308 9612

C&G Rothbury Otago
T: 03 477 8217

C&G Rothbury Central Otago
Wanaka T: 03 443 9505
Queenstown T: 03 442 6705

C&G Rothbury Southland
Invercargill T: 03 211 0360