

**Burnout is now a Top reason for Insurance Claims in NZ.**

**Mental Health claims have doubled in 5 years. Is your policy actually ready?**




THE INSURANCE TEAM

*Protecting you.*

# 1 in 5 Kiwis will hit a Mental Health wall this year.

**Burnout, anxiety, and  
depression are now  
leading causes of  
work absence.**



**ACC generally doesn't  
cover burnout.**

# Does your policy actually cover mental health?

**Not all income protection policies are equal. Some have waiting periods, exclusions, and some have limits on how long they will pay. Do you know what yours says?**

Swipe right



# The cost of not being covered

**\* 6 months off on a \$75k salary = \$37,500 lost.**

- **A high-quality policy pays you: \$28,125.**
- **A policy with the wrong fine print: \$0.**

Swipe right



# Be careful: Timing is everything.

**Once you talk to a  
doctor about stress or  
anxiety, it's on your  
medical record,  
which can lead to a  
permanent exclusion.  
Lock in cover before  
any symptoms start.**

Swipe right



**Is your income  
burnout-proof?**



**Let's chat and do a review of  
your current cover.**

**COMMENT 'REVIEW' OR DM  
'BURNOUT'**