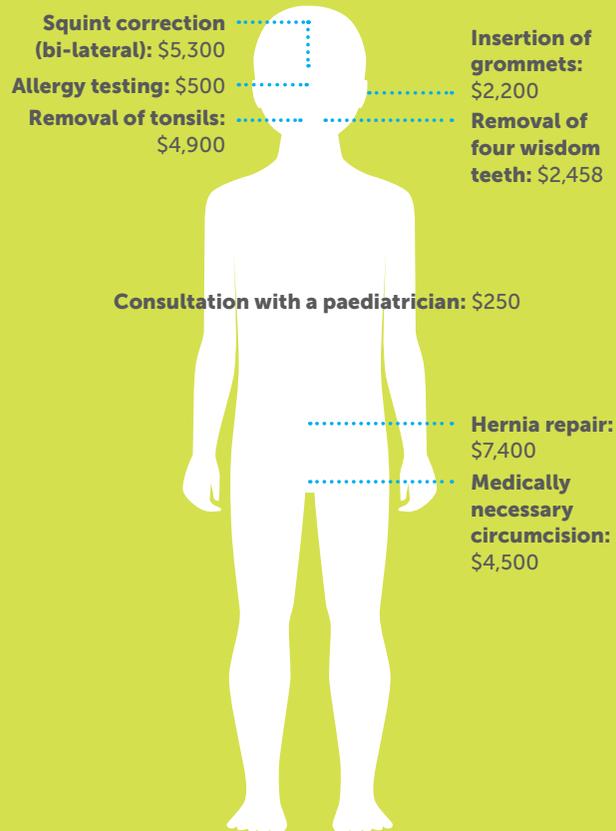


Even healthy kids get sick

New Zealand has an excellent public health system but it does not have unlimited resources.

Many common child health complaints, such as repeated earache, may not be considered urgent enough to be seen by a publicly-funded specialist within four months. But even earache is distressing for you and your child. And more seriously, repeated ear infections left untreated can cause hearing loss which in turn can make it harder for your child to learn.

How much can it cost?



Unlike most health insurance, KidSmart provides for insurance cover for children, without the child being attached to an adult's policy. KidSmart is a special policy that parents, grandparents or guardians can gift to their children, grandchildren or dependents without taking out cover for themselves.



Health cover for kids



Find out more at accuro.co.nz/kidsmart or call 0800 ACCURO (0800 222 876)

[facebook.com/Accurohealthinsurance](https://www.facebook.com/Accurohealthinsurance)
www.accuro.co.nz

PROMO CODE

taking care
of
accuro
health insurance

The above are all average prices based on Accuro claims made in 2016.

ACC7029 10/16 |

KidSmart
Caring for the health of your child

Now your family's getting bigger, you might want to think about the benefits of health insurance. That way, if your little bundle of joy becomes ill, you can help them get the treatment they need when they need it.

Get free cover for babies up to six months old

We'll cover your new bundle of joy for six months from the date of their birth, free of premiums and with no underwriting needed.

List all your children on your policy and only pay for the first two

You only pay premiums for no more than two children on your policy and any additional children are free. You need to sign them up before they turn 16, but then they can remain on your KidSmart policy until they reach 25 years.

Avoid long waiting times for treatment or surgery – you can go private

Your child's health complaints may not meet the priority level needed for quick access to publicly-funded assessment and treatment. KidSmart removes this worry and gives you more control in prioritising healthcare for your own child.

When your kids need an op, you don't need to worry about the cost

We'll cover many of those unexpected and non-acute conditions that can add financial stress to an already stretched family budget. The KidSmart general surgery benefit covers up to \$500,000 per person per policy year.

Stick with us, we'll make it worth your while

After one year of continuous cover, we'll contribute up to \$400 for the release of your child's tongue or lip tie. After three years, you are eligible for a \$250 contribution towards a consultation for your child with a registered audiologist, allergist, paediatrician or respiratory specialist for screening purposes. And to get the kids off the sofa, there's also an exercise-based activity contribution of \$150 per person per policy year – it covers activities like school or club sports fees, swimming or dance lessons.

Parents, grandparents or guardians can gift a KidSmart policy without having to take cover for yourselves.

