

## First-Home Buyer Protection Checklist (NZ)

A simple, honest guide to help first-home buyers understand what really matters when protecting their home and family. This checklist is educational only and designed to help you make informed decisions — not to sell you anything.

### 1. If one income stopped tomorrow, what would happen?

- Could the mortgage still be paid on one income?
- How long could savings realistically last?
- Would lifestyle or work need to change immediately?

### 2. If one of you passed away, could the home be kept?

- Would the mortgage be reduced or cleared?
- Would the surviving partner cope financially?
- Would dependants be supported long-term?

### 3. What if illness stopped income (not an accident)?

- Do you understand what ACC does and does not cover?
- Could income drop for months or longer?
- Would selling the home become a possibility?

### 4. How long could you survive without income?

- 1 month, 3 months, 6 months or longer?
- Are savings meant for emergencies or recovery?

### 5. Are you relying only on bank-linked cover?

- Does it protect your family or mainly the loan?
- Do you understand exclusions and limits?

### 6. Is your protection affordable long-term?

- Is it sustainable if costs rise?
- Would it still be affordable in 5–10 years?

### 7. Have you reviewed protection at the right time?

- Before or shortly after settlement
- After income increases or children arrive

## 8. Was protection explained clearly and without pressure?

- Were risks explained in plain English?
- Were you shown options, not pushed products?

## 9. Who supports you if something goes wrong?

- Do you know who to call at claim time?
- Would you receive guidance during stress?

## 10. Final reality check

- Would future-you thank present-you for preparing?

### **About AssureOne**

AssureOne was founded to help everyday New Zealanders understand insurance clearly and affordably. Our mission is to make sure clients know exactly what they are covered for, what they are not, and that the protection fits their real life — not just a sales target.

If you would like a no-pressure, 15-minute protection check to simply confirm where you stand, you are welcome to reach out. The goal is clarity — nothing more.

AssureOne Advisory | New Zealand

This document is general information only and does not constitute personalised financial advice.