

Essential Tips

Questions to ask yourself when reconsidering your policy



1. How healthy am I – what is my risk?

Find out your family history and understand if you may be at a higher risk of some specific diseases – then build this into your insurance planning.



2. What lifestyle diseases am I vulnerable to?

Be honest: do you smoke, or are you very unfit? Be realistic about the kind of cover you need based on your lifestyle.



3. Do I have dependants?

If you have anyone who is dependent on you, consider this – your policies should provide for them appropriately if something should happen to you.



4. Do I have money to cover the expenses of long-term illness or disability?

Your policies exist to bring you peace of mind, so consider where pay-outs would be needed (and how much) to adequately help you in the event of illness or disability.



5. What are the long-term risk benefits of this policy?

Risk policies have a host of different benefits for example, tax-free pay-outs. To understand the detail of your benefits speak to your financial planner.

