

# Is working with an insurance specialist worth it?



Spoiler Alert: ABSOLUTELY

Responsible enough  
to get insurance.



CHECK

Shrewd enough to avoid the ones  
that look 'too good to be true'.



CHECK

Smart enough to know when to  
get advice or a second opinion.



CHECK

I'm cluey enough to understand what my car insurance covers.

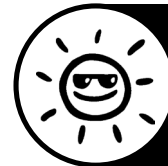


What's so different about personal insurance (life insurance, income protection, TPD, critical illness)?



Personal insurances are more complicated than car and home insurance.

It's about understanding the implications of them, so you know exactly what you're covered for, and can make informed choices.



And it's not just about knowing what the words mean.

It's our job, as an insurance specialist, to understand the nitty gritty of different policies and all the associated options.



We can help you interpret the detail so there's no surprises when it really matters.

LET ME ASK:

Do you understand the fine print in any of your personal insurance policies and know exactly what you're covered for? If not, that's where we can help.

## If I need to make a claim, I just call up or lodge online, right? Why would I need someone to help me with that?

Can you imagine what it's like to claim on any of your personal insurances?



It means you or someone close to you has passed away, become very sick or seriously injured.

The last thing you probably want to think about at that time, is dealing with your insurer, a call centre and a whole lot of confusing paperwork.



As an insurance specialist, we handle all that for you.

We have your back and become your advocate.



We deal with the insurer on your behalf. This helps to:

1. increase the chances of getting a decision in your favour,
2. get the maximum amount you're eligible for,
3. get your hands on the money you deserve, as quickly as possible.

With our support, it means you can focus on getting or giving the health and emotional support needed, rather than trying to navigate the claims process on your own.



### QUESTION FOR YOU:

Do you realistically want to handle the claims process on your own? If not, that's where we step in.

I'm fit as a fiddle. My life hasn't changed.  
Why do I need to review my personal insurances each year?



You might think nothing has changed from year-to-year, but you need to think beyond just your physical and mental health.



As companies update their products and offers, it's important to have your insurances reviewed each year, otherwise you may get an unpleasant surprise if you need to make a claim.



Things like what you earn, what you own and what you owe; and your work or family situation, can all have an impact on your insurance.



As a specialist insurance adviser, we help you stay up-to-date with the every-changing insurance options available and make sure you and your family are adequately covered if things don't go to plan.

**A THOUGHT:**

Are you sure you've still got the best, most cost-effective cover for your needs? And are you sure all the personal and health details on your policies are up-to-date? If not, let's chat.

## I've got insurance in my superannuation. Why would I need more?



Insurance in super can be a good starting point, but it's worth considering whether it caters to all your needs, and if you even have enough.



We've seen too many people disappointed where they have relied solely on their insurance cover in their superannuation. And it didn't have to be this way.



Knowing exactly what your covered for and the conditions of the cover can be tricky to understand. It's not straight forward and it can vary across different superannuation providers.



Sometimes a combination of insurance through your super plus other policies to top up and fill in any gaps, can be the best way to cover all bases.

### QUESTION:

Are you confident the insurance you've got through your super will cover you if an unexpected 'what-if' happened? If you're not sure, let us shed a light.

## Buying insurance online seems so much faster and easier. Why would I bother going to see someone?



Direct means easy, right? Cut out the middle man. Save money. Maybe not.



If it sounds too good to be true, chances are, it is.



And often going direct can end up costing you a lot more in the long run compared to getting advice.



The reason online insurance seems easier is they tend to ask less questions when you apply, and instead ask more questions when you need to claim.



Therefore, you run the risk of thinking you're covered for something that you're not. And that's not good.



However, getting insurance through a specialist insurance adviser like us, means there is more to do upfront, sometimes including a medical check and providing in depth personal and financial information.



But it means you will be clear about what you're covered for, and confident you've got a policy that will pay a claim if you are eligible.

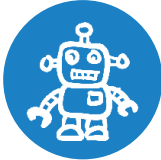


What's that worth?

### LET ME ASK:

Are you sure the policy you've chosen is value for money and confident you're covered for everything you think you are? If there is any doubt, let's chat.

## I handle all our family's financial affairs. Why would I need help with my insurance?



Did you know:

1. Some premiums on your insurance policies may be tax deductible so having insurance may also provide an opportunity to reduce your tax bill.
2. If you get an insurance payout, there may be tax implications for you and your family that need to be considered.
3. If you're paying some of your premiums via your superannuation, you may need to think about the impact on your 'nest egg' when it's time to retire.



Unless you're an expert in this space, it can be hard to know how everything is linked, stay up-to-date with the latest legislation and ensure you continue to have the right type and amount of cover as your life unfolds.



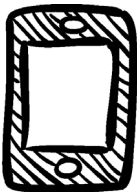
We get it as we know how much time and expertise we need to devote to stay on top of it all.

### FOOD FOR THOUGHT:

Are you confident you know how your overall financial situation fits together, and the impact it may have on your future? If, that's what we do best.

Need help? Or just have a question you need answered?

Ask us. As an insurance specialist, we get insurance!



## CONTACT US

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