Guide to Life, Health and General Insurance

Who needs insurance?

In short, we all do.
Let's face it; life is tough. We're constantly under the threat of loss. Financial loss, property loss…and personal loss. But we can toughen up in the face of these threats with the right insurance. Life, health and property insurance are our way of protecting ourselves against the economic impact of loss, and these insurance plans provide lots of benefits, from peace of mind to payouts to you or your beneficiary.
Let's get started with the 3 main types of insurance: Life, Health and Property.

Life Insurance
Are you supporting your spouse or kids? Do you have a mortgage? Saving for retirement or your children's college education?
You might be wondering what any of those have to do with LIFE Insurance. Well, in the event of the passing of a family's wage earner, Life Insurance provides the necessary economic buffer to ensure that these major goals don't have to change, and that you can get through your simple day to day finances. During the difficult period of grief, it's comforting to know that expenses like your mortgage and college fund will still be taken care of.
Find out what else you didn't know about Life Insurance here.

Individual Health Insurance
Yes, you have public health care. Yes, you have a company health insurance plan. Yes – you still need Individual Health Insurance!
Individual Health Insurance gives you the bonus of Disability Coverage and Critical Illness - a lump sum payment if you receive a diagnosis covered by your Sagicor plan, which helps you pay for special long-term care should you require it.
People are living longer, and are more likely to survive a cancer diagnosis! That's amazing; find out how it impacts your Health Insurance and Critical Illness Coverage.

Property Insurance
Did you know your property insurance can include your car?
Property Insurance provides protection against loss or damage to property including homes, automobiles or boats. Plus, if you or someone else are injured in your vehicle or watercraft, you're protected.

If you own, lease or rent property of significant value, property insurance is very important.
Be informed about what type of Property Insurance you have and what you're covered for (or missing out on). We recommend a quick read on Protecting Your Property.
Your Sagicor Advisor is your personal insurance expert

The fact is…most people are underinsured. You might be too. We know, it's a lot of info to wade through, but that why you have a Sagicor Advisor. Your Sagicor Advisor is here to help you make wise insurance choices and to

simplify the decision-making process.
As you navigate life, your insurance needs will change. Your Sagicor Advisor is a long-term partner who will work with you to review and modify your insurance coverage periodically.

Having a new baby, buying a home, and planning for retirement can all impact your Insurance needs.
In short…we all need insurance. That's why we're here for the long run.
Think of us as friends for life.