

# Who Needs Insurance?

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Who needs insurance? We all do!

Insurance isn't always the first thing that comes to mind when trying to navigate life. Let's face it; life can be tough and unexpected. We experience wins and losses – financial, property and personal loss to name a few.

Thankfully, 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 basics of 3 main types of insurance: Life, Health and Property.

## Individual Health Insurance

Yes, you may have public health care and yes, you have a company health insurance plan. Yes – we still recommend 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. Should you require it, this will help pay for special long-term care.

[Find out more](#)

## Property Insurance

Property Insurance provides protection against loss or damage to property including homes, vehicles and personal belongings.

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).

[Find out more](#)

## Life Insurance

Are you supporting your spouse or kids? Do you have a mortgage? Saving for retirement or your children's college education? Yes, life insurance can be multipurpose.

In the event of the passing of a family's main income earner, Life Insurance provides the necessary economic buffer to ensure your major goals don't have to change. During a difficult period, rest assured you can get through your simple day to day finances with a life insurance plan.

[Find out more](#)

We know, it's a lot of info to wade through, but that's 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.

We're in this together.