

## Get to Know Your Insurance

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In life, we all face unexpected difficulties, which can lead to financial loss. Insurance is the process of protecting you or your beneficiaries against the economic impact of loss.

There are three principal forms of personal insurance that, together, can give you complete financial peace of mind for today and the future.

### Life Insurance

Provides protection against the loss of income resulting from the death of an income provider. It can also be used to build savings for retirement. You should consider life insurance if you support a family or spouse, have a mortgage, or plan to send your children to college.

### Individual Health Insurance

Provides extra protection against critical illness or special needs that may not be fully covered by your public health coverage and employee benefits. If you're concerned about reinforcing your existing coverage, you should consider health insurance.

### Property Insurance

Provides protection against loss or damage to property including homes, automobiles or boats. Often, a property owner is legally mandated to have adequate insurance, for example in order to get a mortgage or to license a car. Anyone who owns, leases or rents property of significant value should have property insurance.

## related product

### Buying Guide: Life, Health & General Insurance

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