



2. What if

You had an accident this weekend while working around the house? What if you were disabled for a month, three months, or even longer? Would you be able to pay the mortgage, the school fees, and all your other expenses?

Most people don't have sufficient funds to cover the effects of this kind of accident — yet it's relatively inexpensive to secure insurance cover and remove any concerns for you and your family.

Basically, there are three types of insurance you should consider:

1. **Income Protection**

In the event of an accident you can insure yourself for a percentage of your lost income until you return to work. You can choose a deferred payment period of say 1 or 3 months. Premiums are relatively inexpensive and a must for any business owner.

2. **Private Hospital Care**

If you need medical assistance, this insurance will ensure you go straight to the top of the waiting list, be treated privately and much more importantly, fast!

3. **Critical Illness**

It is possible to ensure yourself against certain disabling illnesses e.g. cancer and heart problems. If you are unfortunate to be diagnosed with such an illness and cannot return to work, you may be able to insure for a lump sum on diagnosis. This should help you through treatment and hopefully recovery.

If you are concerned about protecting your income, we would be pleased to arrange a complimentary consultation with our IFA, to discuss your options.