



Insurance can provide financial protection at every stage of your life.

What

When you buy insurance, you enter into a contract with an insurance company. Under this contract, you promise to pay the company a premium, and in exchange the insurer promises to cover certain expenses or losses. How much the insurer may pay depends on how much coverage you purchase.

Why

You might need or benefit from insurance for a number of reasons, including:

- Assistance with catastrophic expenses, such as from a major illness or accident
- Help with repairs, such as if your home is affected by a natural disaster
- Security for your loved ones so that they will be protected if something happens to you
- Fulfillment of legal obligations in situations when you may be required to have insurance, such as when driving a car
- Potential tax advantages depending on the type and structure of a policy

Types

You may need different types of insurance, and your needs may change at different points in your life. Policies you may need include:

- Auto
- Property
- Health
- Life
- Disability income
- Long-term care

Insurance can provide valuable protection that you hope you'll never need to use. But if you ever do, you'll be glad you have it.

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