

Dummies Guide to Life Insurance

MORTGAGE PROTECTION

- When taking out a mortgage, your bank may require you to have a Mortgage Protection policy before drawing down your mortgage
- Pays the outstanding balance of your mortgage in the event of your or your spouse's death
- Runs for same length of time as your mortgage, and the amount of cover reduces in line with your mortgage payments* – so it gets smaller as your mortgage does
- You do not need to take out Mortgage Protection with your mortgage provider – you can shop around for the best deal
- Mortgage Protection does not cover your monthly repayments if you cannot work due to redundancy, sickness or disability
- Provides access to Best Doctors Second Medical Opinion service at no extra cost



LIFE INSURANCE

- At Aviva is available up to the age of 89
- All of our Life Insurance policies are at a guaranteed premium, so it won't rise throughout the term of your policy unless you alter the policy
- Provides access to Best Doctors Second Medical Opinion service at no extra cost
- Pays out a lump sum in the event of your death
- Helps to safeguard you and your family's lifestyle by providing a lump sum cash payment, should the worst happen

SPECIFIED ILLNESS COVER

- Pays out a lump sum if you are diagnosed and proven to have one of the 66 illnesses as specified within the policy
- Can be used to help pay for any medical expenses associated with your recovery or to adapt your environment so that you can comfortably manage with any persisting disability
- At Aviva, all of our Specified Illness policies are at a guaranteed premium, so they will never rise throughout the term of your policy unless you alter the policy
- Provides access to Best Doctors Second Medical Opinion service at no extra cost
- For an additional monthly fee, you can add Overseas Treatment Plan

INCOME PROTECTION

- Can work as a replacement source of income if you are unable to work on a medium to long-term basis due to an illness or injury
- When you take out a policy, you can choose after how many weeks off work you want to receive Income Protection payments. This is the 'deferred' period. The shorter the deferred period you choose, the more expensive your premium will be
- Up to 75% of your earnings can be covered
- At Aviva, all of our Income Protection policies are at a guaranteed premium, so they will never rise throughout the term of your policy once you accept the cover
- Access to Best Doctors Second Medical



- Opinion service at no extra cost
- For an additional monthly fee, you can add Overseas Treatment Plan
- When receiving Income Protection payments from Aviva, you can still earn Social Welfare benefits – the amounts of these benefits will simply be deducted from your Income Protection cover

*Provided that your mortgage payments are fully up to date and your mortgage interest rate does not exceed 6%.

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The Insurance Field Young Ewing Allison,1930 Does Deposit Insurance Increase Banking System Stability? Asl? Demirgüç-Kunt,Enrica Detragiache,1999 Explicit deposit insurance tends to be detrimental to bank stability the more so where bank interest rates are deregulated and the institutional environment is weak Cover

The Insurance Herald ,1905 Local elections and consumption insurance : evidence from Chinese villages Li Gan,2007 Abstract While the literature on consumption insurance is growing fast little research has been conducted on how rural consumption insurance is affected by democracy In this paper the authors examine how consumption insurance of Chinese rural residents is affected if the local leader is democratically elected Exploring a unique panel data set of 1 400 households from 1987 to 2002 they find that consumption insurance is more complete when the households are in villages with elected village leaders Furthermore democracy improves consumption insurance only for the poor and middle income farmers but not for the rich These findings underline the importance of democratic governance for ensuring better rural consumption insurance and poverty reduction

Unemployment Insurance and Duration of Unemployment Milan Vodopivec,1995 Global Marketplace for Private Health Insurance Alexander S. Preker,Peter Zweifel,Onno P. Schellekens,2009-11-18 Financial protection against the cost of illness and inclusion of vulnerable groups will require better mobilization and use of private means Private voluntary health insurance already plays an important role in mobilizing additional resources to the health sector and protecting against the catastrophic cost of illness in some countries This review explores the context under which private voluntary health insurance could contribute to an improvement in the sustainability of the health sector and financial protection in other countries

Limited Insurance Portability and Job Mobility Jonathan Gruber,Brigitte C. Madrian,1993 The link between health insurance and the workplace in the U S has led to concern over the possibility of insurance induced reductions in job mobility or job lock Designing health insurance reforms which retain employer based insurance coverage but mitigate the extent of job lock requires an understanding of the policy dimensions to which job lock is most receptive We study a policy of limited insurance portability which has been adopted by a number of states and the federal government over the last 20 years These continuation of coverage mandates grant individuals the right to continue purchasing health insurance through their former employers for some period of time after leaving their jobs We

find that the passage of these mandates caused a significant increase in the job mobility of prime age male workers This suggests that a sizeable share of job lock arises from short run concerns over portability rather than from long run problems

Insurance World ,1894 **Financing Health Care** Mingshan Lu,2008-02-11 Discussing international issues of health care financing this is the first volume in a completely new public health book series edited by the Institute of Health Economics IHE in Edmonton Canada Starting with various funding methods the reference also features sections on different health care payment and purchasing mechanisms as well as equity issues Of interest to medical and allied health professionals and those working in health care industries insurance and economics **Insurance Post of Chicago** ,1908

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The Insurance Times ,1879

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