

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
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Table of Contents Insurance For Dummies

1. Understanding the eBook Insurance For Dummies
 - The Rise of Digital Reading Insurance For Dummies
 - Advantages of eBooks Over Traditional Books
2. Identifying Insurance For Dummies
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Insurance For Dummies
 - User-Friendly Interface
4. Exploring eBook Recommendations from Insurance For Dummies
 - Personalized Recommendations
 - Insurance For Dummies User Reviews and Ratings
 - Insurance For Dummies and Bestseller Lists
5. Accessing Insurance For Dummies Free and Paid eBooks
 - Insurance For Dummies Public Domain eBooks
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 - Insurance For Dummies Budget-Friendly Options

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7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Insurance For Dummies
 - Highlighting and Note-Taking Insurance For Dummies
 - Interactive Elements Insurance For Dummies
8. Staying Engaged with Insurance For Dummies
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Insurance For Dummies
9. Balancing eBooks and Physical Books Insurance For Dummies
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Insurance For Dummies
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Insurance For Dummies
 - Setting Reading Goals Insurance For Dummies
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Insurance For Dummies
 - Fact-Checking eBook Content of Insurance For Dummies
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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