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%.

Insurance For Dummies

Daniel F McAuley

Insurance For Dummies:

The book delves into Insurance For Dummies. Insurance For Dummies is a vital topic that needs to be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Insurance For Dummies, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
    - Chapter 1: Introduction to Insurance For Dummies
    - Chapter 2: Essential Elements of Insurance For Dummies
    - Chapter 3: Insurance For Dummies in Everyday Life
    - Chapter 4: Insurance For Dummies in Specific Contexts
    - Chapter 5: Conclusion
2. In chapter 1, this book will provide an overview of Insurance For Dummies. This chapter will explore what Insurance For Dummies is, why Insurance For Dummies is vital, and how to effectively learn about Insurance For Dummies.
3. In chapter 2, this book will delve into the foundational concepts of Insurance For Dummies. This chapter will elucidate the essential principles that need to be understood to grasp Insurance For Dummies in its entirety.
4. In chapter 3, the author will examine the practical applications of Insurance For Dummies in daily life. This chapter will showcase real-world examples of how Insurance For Dummies can be effectively utilized in everyday scenarios.
5. In chapter 4, this book will scrutinize the relevance of Insurance For Dummies in specific contexts. The fourth chapter will explore how Insurance For Dummies is applied in specialized fields, such as education, business, and technology.
6. In chapter 5, the author will draw a conclusion about Insurance For Dummies. This chapter will summarize the key points that have been discussed throughout the book.

This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. It is highly recommended for anyone seeking to gain a comprehensive understanding of Insurance For Dummies.

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