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| [HEADING]How much insurance cover do you need?Use our insurance calculator |

# [SUBHEADING]

# Life insurance is an important way to safeguard yourself and your partner against surprises. But how do you know if you have enough? Insurance calculators are a great place to start.

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Using a life insurance calculator is a quick and easy way to work out how much life cover you might need for yourself and your partner. If you gather the relevant information before you start, the process will take only a few minutes.

Whether you’re applying for cover for the first time or updating your cover to reflect your new circumstances, this guide will help you tailor your protection.

### What you need to have ready

* **Your income**

Income protection insurance replaces a portion of your annual income. So, knowing what you have coming in is essential.

* **Your other assets**

Knowing what other money and investments you have, including savings, super, property and shares, may reduce how much insurance you need.

* **Your debts and other loans**

Likewise, knowing where your money is going and the obligations you’ll need to cover will help ensure that everything is provided for if you’re unable to work.

* **Do you have a mortgage?**

One of the biggest debts most people ever have is a home mortgage. How much you owe will affect how much insurance you need.

* **Are you planning to have children?**

Having dependent children means more mouths to feed if something unexpected happens. While you might not need additional coverage right now, it’s something you’ll need to consider.

[link to calculator here - [Life Insurance Needs Calculator (zurich.com.au)](https://calculators.zurich.com.au/life-needs.html)]

It’s a good idea to regularly review your insurance to ensure it still meets your needs, especially after big life changes like buying a home or starting a family. You might also want to reduce your cover if you’ve paid off debts or managed to cut down your daily expenses.

[CALL OUT BOX]

### Your next steps

Using a life insurance calculator is an easy way to check if you have the right level of cover. If you need to make a change to your policy, we can help you review your options. Give us a call on <<phone number>> to talk about what’s appropriate for your individual needs.

[CALL OUT BOX]

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