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| [HEADING OPTIONS]What you should look for (and look out for) in life insuranceHow to understand which options are right for youHow to pick the right options in life insuranceUnderstanding what’s included and how much it costs are important things to watch out for. |

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Ensuring you have the right insurance for your family’s needs doesn’t have to be complicated. Let’s run through the process of reviewing the options and selecting the right ones for you.

It’s natural to make some assumptions when you think about the future, such as that you’ll always have a job and be able to work and earn income. And, of course, no one wants to think about death.

Life insurance is useful because it allows us to spend less time worrying about the consequences of future incidents. Here’s what to look for when you’re considering life insurance.

# Inclusions and exclusions

Insurance companies are pretty strict on rules and classifications. The product disclosure statement (PDS) or insurance guide will tell you exactly what you’re covered for as well as anything that may be excluded. For example, a claim may not be paid if you were undertaking a high-risk or negligent behaviour when an injury occurred.

The PDS is an invaluable resource and something you should refer to whenever you’re looking at insurance.

# Level of cover

Most policies offered through superannuation offer a default level of coverage. This may not be appropriate for everyone. For example, if you have children (or are planning a family) and have a mortgage, you’re going to need more coverage than someone who is single and renting.

Most people think about how much they would need to pay off major debts. You should also consider how much would be needed to support your partner and family’s long-term needs, such as ongoing bills and supporting your family. This is when it’s a good idea to get financial advice.

# A flexible policy

Scaling up your insurance as your life changes is something that can give you more security and certainty for your future.

Understanding what you can change – and what it will cost – is an important tool to getting the most out of your coverage.

On the other side, as your responsibilities decrease, is it easy to reduce the amount of coverage you carry to reduce your premium?

# How much does it cost?

One of the nice things about insurance through superannuation is that it’s generally much more affordable than buying an individual policy directly. That said, not all insurance policies are alike. Some may have longer waiting times before a claim will pay; in exchange, their premiums (the amount you pay for the policy) are lower.

If you think you’ll want more coverage than the default amount, it’s a good idea to factor that amount into your calculations.

# How to check your insurance

Most superannuation funds offer limited financial advice on insurance needs, taking your individual financial circumstances into account, free of charge. You can learn more about what we can do by giving us a call on <<phone number>>. Quick, easy, and affordable. That’s insurance through super.

**LinkedIn post**

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| **Section** | **Content** |
| **Introduction** | Ensuring you have the right insurance for you and your partner’s needs doesn’t have to be complicated.  Here’s what to look for when you’re considering life insurance.  |
| **Body** |   **Inclusions and exclusions**Each insurer has a product disclosure statement, which should be your go-to resource.  It tells you exactly what you’re covered for as well as anything that may be excluded.  Super funds are required to display claim approval or acceptance rates on their websites, indicating what qualifies for a claim.  **Level of cover**Most policies offered through superannuation offer a default level of coverage. This may not be appropriate for everyone.  You need to consider how much you might need to pay off major debts if anything happened, and to support your partner. As a rule of thumb, you should have a policy with a death benefit that is 10 times your annual salary.   **A flexible policy**Scaling up your insurance as your life changes can give you more security for your future. Some underwriters will require a health check if you take on additional cover and some may have a waiting period for the new cover to come into effect. Understanding what you can change – and the cost – is important. **How much does it cost?**Insurance through superannuation is generally much more affordable than buying an individual policy directly.  But not all insurance policies are alike. Some may have longer waiting times before a claim will pay, making the premiums cheaper. If you need more cover than the default amount, you may pay more.   |
| **CTA** | To learn more, read our full article <here>  |

**Social post**

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| **Section** | **Content** |
| **Introduction** | Ensuring you have the right insurance for you and your partner’s needs doesn’t have to be complicated.   |
| **Body** | But do you know what to look for when you’re considering life insurance, or total and permanent disability cover or income protection?  |
| **CTA** | If you don’t and want to learn more, click <here>  |