



MONEY & LIFE SKILLS

financial capability made easy



Accident / Illness

List of Risks (for family and breadwinner)

1. **Overall health and existing medical conditions** (medical questionnaire, illnesses)
2. **High-risk activities** (if the person is doing extreme sports)
3. **Occupation** (dangerous work)
4. **Lifestyle factors** (smoking, problems with alcohol)

Before settling on a life insurance policy, make sure you fully understand all terms and conditions. You should not sign up without acknowledging:

- ✓ **Exclusions.** The things not covered or situations to which the life insurance will not apply.
- ✓ **Benefits.** How much will be paid in the event of a claim? Avoid overlap with other forms of insurance wherever possible.
- ✓ **Extras.** This may include income protection, critical illness insurance, funeral benefits, increased benefits for accidental death or other features. You can frequently find extras in policies for additional costs! Make sure you are aware of that.

