

Personal Insurance

Key person & business continuation insurance

Is your business your most valuable asset? Do you know what your business is worth? Is your business protected if something happens to you? How will your family survive if something happens to you?

Key Person & Business Continuation Insurance is designed to protect a business in the event of the loss of or injury to a person who makes a significant contribution towards the profitability or stability of the business. People who fall into this category would normally have some particular ability which is difficult to replace.

There are many ways to determine the need and quantify this in dollar and cents terms. The method used will be determined by what makes the person important to the business. Basically, the factors which should be considered when determining the need are:

- ✧ Possible loss of customers
- ✧ Length of time and training required for replacement to be effective
- ✧ Possible loss of production whilst training a new employee
- ✧ Loss of credit rating
- ✧ Loss of credibility if current orders cannot be met
- ✧ Current loans that may be called up
- ✧ Loss of goodwill

As a Corporate Authorised Representative of Choice Future Planning Pty Ltd, Future Wealth Planners Pty Ltd can assist you to complete a Needs Analysis and then provide you with appropriate recommendations to suit your individual needs. Call us on 9382 2225 or simply complete the simple enquiry form and we will be in contact with you shortly.

More information about Choice Future Planning Pty Ltd can be found by going to www.choicefutureplanning.com.au or about Future Wealth Planners Pty Ltd by clicking on www.futurewealthplanners.com.au



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