

Personal Insurance

# Personal risk insurance

## How will your family survive if something happens to you?

### Did you know?

70% of working Australians suffer from a long term medical condition that lasts, or is expected to last, for 6 months or more. Sick leave generally pays for up to 2 weeks leave for each year of service. Less than 50% of all claims result from an accident, which means a person is just as likely to be disabled from a sickness. The majority of claims made for sickness are non-work related which means that there is no workers compensation insurance to cover the claim.

### What would happen to your family if you were one of the 70%?

An injury or illness would usually result in either investments or the family home needing to be sold to meet debt requirements, putting pressure on the lifestyle of the family moving forwards. The financial loss that can arise in the event of a death, disability or illness should never be underestimated. It doesn't matter if it is the major breadwinner or another person in the family, in the event of death or illness the other person's role will change considerably. Would you and / or your family cope financially if something happened to you? Risk Insurance is the answer to ensure that your family is protected no matter what happens.

### Risk Insurance covers:

- ✧ Life Insurance
- ✧ Income Protection Insurance
- ✧ Trauma Insurance
- ✧ Total & Permanent Disablement Insurance
- ✧ Key Person Insurance
- ✧ Business Continuation Insurance

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](http://www.choicefutureplanning.com.au) or about Future Wealth Planners Pty Ltd by clicking on [www.futurewealthplanners.com.au](http://www.futurewealthplanners.com.au)



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