

10 QUESTIONS TO ASK YOUR BROKER WHEN APPLYING FOR LIFE INSURANCE

- 1 Do you have agencies with the 'Big 6' insurance companies (Irish Life, New Ireland, Zurich, Aviva, Royal London Life & Friends First)?
- 2 Will you provide me with a report comparing the prices and the benefits of all the major insurers?
- 3 If I choose serious illness cover, will you provide me with a report comparing the various illnesses covered by each company?
- 4 Is terminal illness benefit (i.e. prepayment of life cover if diagnosed with a terminal illness) included as standard?
- 5 If I choose an indexation option (to protect against inflation), how much will my premiums and benefits rise by each year?
- 6 If I choose a conversion option, what is the maximum age I can extend the cover to once I exercise the option?
- 7 Does the policy include free additional benefits such as 'Best Doctors', 'Helping Hand' or 'MedCare' for me and my family?
- 8 Is free children's cover included automatically in the policy and if so how much cover is provided for each child?
- 9 For smokers – if I give up smoking for 12 months, will the insurance company switch me to cheaper non-smoker rates or will I have to apply for a brand new policy to benefit from lower rates?
- 10 Do you offer a 'fast track' application process, and if so, how quickly can the application be completed?



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