

How do I protect myself?



making sure you have adequate insurance cover

When you are contemplating borrowing money, it is important that you also take the opportunity to review your insurances. Risk is an inherent part of owning assets and gearing against them, and you must counter that risk with proper protection.

We can help you with options for the following types of insurance...

Think about the unthinkable.



General insurance...

Most lenders will require you to take out building insurance to cover a property that you want to use to secure a loan. This protects your asset, the property should a disaster occur. This type of insurance falls under the same category as your car and contents insurance.



Life insurance...

Life insurance generally provides your family with a payout in the event of your death. This can help in paying out debts, funeral costs, and possibly providing an ongoing income..



Total and permanent disablement insurance...

If a serious accident or illness left you unable to work, total and permanent disablement cover pays you a lump sum to assist with medical and rehabilitation costs, and to allow your family to continue to pay the bills.



Trauma insurance...

Trauma cover provides you with a lump sum payment in the event that you are diagnosed with a terminal illness or with a medical condition that appears on the insurer's trauma list— such as cancer or a heart attack. Again, this may help cover expenses during that time.



Income protection insurance...

In the event that you are unable to work, income protection insurance will pay you an ongoing income (usually up to 75-80% of your current income) for that period, to enable you to continue covering your bills and loan repayments.

By ticking the above boxes and signing below, you agree to be contacted with information regarding the above services by Beyond Home Loans' preferred providers.



Client

Date



Client

Date