

# Risk insurance – an overview



When we think of wealth advice we often concentrate on investment strategies. While these are very important, it is equally important to put defensive strategies in place.

Consider the consequences of not being able to work for a year due to illness or injury, or the death of the family's breadwinner. While nothing can compensate for the emotional loss that such a catastrophe causes, it is possible to minimise the financial loss to your family or business with risk insurance cover.

## Term life insurance

*You can't beat the odds forever*

Term life insurance provides a lump sum payment for your family to ensure that the plans you had for them can be achieved. It also enables the financial obligations of your business to be met.

## Total and permanent disability insurance

*Deal with the risk of a serious illness or injury*

Total and permanent disability insurance provides a lump sum payment if you suffer a sickness or injury and are permanently unable to work. This will help you pay the additional expenses that arise due to an ongoing sickness or injury.

## Trauma insurance

*Improve the hand life deals you*

Trauma insurance provides a lump sum payment if you suffer one of a list of major medical traumas. This will assist you to obtain the best medical and rehabilitation care, and change your lifestyle.

## Income protection insurance

*Protect the jewel in the crown – your ability to earn*

Income protection insurance provides a regular earnings replacement payment if you suffer a sickness or injury and are temporarily unable to work. This will help you maintain your lifestyle until you can return to work.

## Business expenses insurance

*Don't gamble with your business' financial security*

Business expenses insurance reimburses the owner of a small, self-employed business for ongoing, fixed business expenses while the owner is unable to work because of a sickness or injury.

Risk insurance might be particularly important if you carry debt, have dependants, are self-employed, or if your income would not continue if you were disabled as a result of an injury or illness.

Don't risk the financial future of yourself, your family or your business – take action today.

1. Do you have significant debts?

Yes  No

2. Do you have financial dependants?

Yes  No

3. Are you self-employed?

Yes  No

4. Are any of your assets geared?

Yes  No

If you answered 'yes' to any of these questions, we recommend you investigate risk insurance.



For more information or to arrange an initial no-cost, no-obligation consultation, please contact:

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