

# **LIFE INSURANCE**

### Think to the ones you love.

Think to your partner and your children, remember the simple things in your life which make you all happy. If all goes according to plan, you will pay off the mortgage, put your kids through university and their first jobs, and enjoy a long retirement.

But you know the unexpected could happen. Whether you are just starting out or you are getting ready to retire, a life insurance policy can help you give your family financial peace of mind if you are no longer there to provide for them.

Partnering with us brings peace of mind that the future of your family is in right hands.



We invest time to understand your needs and deal with major insurers to build tailored solutions that align with your unique needs.

# What does Life Insurance cover?

In the event that you pass away, the life insurance policy will pay your beneficiaries the compensation chosen by you, giving you the peace of mind that they will continue to be financially supported.

The policy is highly customizable allowing to choose from many other additional options:

- total or partial disability for any reason
- medical expenses for any cause
- surgery from accident
- fractures and / or burns from accidents
- hospitalization
- temporary incapacity to work
- protection for financial obligations associated to loans
- serious diseases

In addition, some policies may have associated an investment component.

# Why do you need a Life Insurance?

No one likes to think about a time after they've gone, but life insurance could offer reassurance and comfort to you and your loved ones for this situation. Inevitably, when you think about your life and beyond, think of what may happen to the people you leave behind.

It is possible that your dependents may become financially responsible for any of your outstanding debts or expenses like a mortgage loan or some medical and care costs.

Even if you have been careful with your finances and have no outstanding debts, you may simply wish to leave a legacy to your loved ones, contributing to the future cost of living for your family.

#### HOLFIN INSURANCE REINSURANCE BROKER S.A.

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368 Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

Safer future. Better lives.



# What can we do for you?

- ✓ Provide you with free and impartial specialist advice concerning risk management and cover options
- Provide you with the right insurance product which best suit your specific needs, helping you to:
  - ✓ Minimise your exposure to risk
  - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

# Why you should choose us?

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you both in terms of cover and price
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

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