

# INSURANCE – IS THERE A NEED???

## The Potential Risks

Accidents and disasters can occur unpredictably and anywhere, exposing you to potential risks that should not be ignored.

## Should have.....

It is crucial to have insurance protection to shield yourself from potential risks.

## Should not.....

Living without any insurance at all leaves you vulnerable and exposed to high risks.

## What is insurance?

~ **A Financial Product** – protects against specific risks in exchange for regular premium payments.

~ **Risks Management** – transfer of the financial risk of certain events (like accidents, illnesses, or property damage) to an insurance company.

~ **A Safety Net** – helping individuals and businesses protect their finances from unexpected events and uncertainties.

## **The benefits of having insurance:**

- ~ **Financial Protection** – protect your financial well-being in uncertain times.
- ~ **Peace of Mind** – knowing you are covered can alleviate anxiety about potential risks.
- ~ **Legal Requirements** – motor insurance is mandatory.
- ~ **Support for Dependents** – life insurance for your loved ones upon your death.
- ~ **Asset Protection** – homeowners insurance protects your property.
- ~ **Healthcare Access** – health insurance for medical care.
- ~ **Liability Coverage** – liability insurance protects you from 3<sup>rd</sup> party's claim.
- ~ **Business Protection** – for business owners, insurance can protect against various risks, including property damage, liability claims, and loss of income.
- ~ **Project Coverage** – Contractor's All Risks (CAR) & Workman Compensation (WC) is a contract obligation.

Consider your specific needs, risks, and financial situation to determine which types of insurance are most relevant for you.

***“Take action before it’s too late to say sorry! Act now!”***

Feel free to contact us for further clarification with no obligation attached.

***Contact us now for a free consultation:***

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