

What to ask before I sign

The questions that deserve an answer before you sign a life, health or savings policy.

A good proposal answers all of the following in plain words and in writing. If anything is unclear, ask again before you sign.

01 What it covers

- ☐ What exactly does it cover, and what not (the exclusions)?
- ☐ Are there waiting periods before any cover starts?
- ☐ What applies to conditions I already have?
- ☐ For how many years does the cover last?

02 What it costs

- ☐ What is the premium today, and how does it change over the years or with age?
- ☐ What happens if I stop paying?
- ☐ In savings plans: what are the charges, what is guaranteed and what is not, and what do I get if I stop early?

03 What I sign

- ☐ Did I answer the health questions fully and accurately? An omission can cost you at claim time.
- ☐ Who are the beneficiaries, and how do I change them?
- ☐ Is there a period to change my mind after signing, and how long is it?
- ☐ Did I get a copy of everything I signed?

You do not need to decide on the day. Take the proposal with you and think it over in your own time.



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