

**I'm fit as a fiddle. My life hasn't changed.  
Why do I need to review my personal insurances each year?**



You might think nothing has changed from year-to-year, but you need to think beyond just your physical and mental health.



As companies update their products and offers, it's important to have your insurances reviewed each year, otherwise you may get an unpleasant surprise if you need to make a claim.



Things like what you earn, what you own and what you owe; and your work or family situation, can all have an impact on your insurance.



As a specialist insurance adviser, we help you stay up-to-date with the ever-changing insurance options available and make sure you and your family are adequately covered if things don't go to plan.

**A THOUGHT:**

Are you sure you've still got the best, most cost-effective cover for your needs? And are you sure all the personal and health details on your policies are up-to-date? If not, let's chat.