

BLOG POST 4

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We get that when the budget is tight, insurance premiums seem like an obvious place to cut costs.

After all, with insurance you can't actually see what you're paying for. And if you and your family are fit and healthy, personal insurance seems like an expense you could trim or eliminate altogether.

But herein lies the problem...

You don't realise how valuable insurance is until you need to make a claim.

And by then it's too late.

It's like a seat belt— you should have it in place before you need it. Buckling up after an accident doesn't work.

So, making sure your personal insurance premiums have a permanent residence in your budget is a sensible move.

One that increases your odds of being financially secure if life throws you a curveball.

And if things are tight, talk to us! That's why we're here.

Part of our role as your insurance specialist is to make sure your cover is appropriate, but also affordable.

You don't want to break the bank just to keep your coverage, and you don't want to let your coverage lapse and end up financially devastated if you get into a pickle.

Like everything these days, policy options are always improving and providers are always coming up with new ideas to help protect you and your family in cost-effective ways.

Having personal insurance is similar to doing fire drills in schools and offices, or listening to safety instructions when you board a plane or ship— you hope you'll never need those skills, but if something were to happen, you'd definitely be glad you had them.

That's why it's always a good idea to hope for the best, but prepare for the worst!