

BLOG POST 5

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You've heard this one before.

You've probably even been guilty of thinking it, too.

You are not alone.

However, unless you have a crystal ball and know your fate, then you, like everyone else, are in the same boat.

You or someone you love could have an accident, get sick or worse, pass away... and it does not matter how old, how fit, how healthy or how careful you are, life happens and it could happen to you.

So, you can do one of two things:

1. Do nothing.

Gamble that it won't be you that life that is thrown a curveball and make sure you stay out of harm's way and live a healthy, active life.

Or...

2. Do something!

Take steps to ensure that if something unexpected does happen, you have an insurance policy in place to reduce any financial impact that would have worsened an already unpleasant situation.

After all, you only have the power to control certain things and the rest is out of reach.

We've seen too many situations end badly and we truly want to stop it from happening to you! You never know what life will dish up and, healthy or not, no one is exempt from the perils of life's unexpected.

For example (these are true stories):

- The healthy cyclist who fell off her bike only meters from her home and was unable to walk (or work) for months due to broken bones.
- The family man who was diagnosed with cancer while procrastinating on completing his personal insurance application... now it's too late for him to get coverage.
- The successful lawyer who decided to cancel her policies (ones she had held for 15 years) because she'd never used them and then found out she had months to live.

- The parents of a young family whose budget was tight so they decided not to pay their personal insurance premiums to save money—and then Dad had a devastating boating accident that left him a paraplegic, and no coverage to fall back on.

That's why it's prudent to control what you can by making sure you have appropriate and adequate personal insurances in place so life's unexpected events don't ruin you financially.

And that should help you and your family sleep a little better at night.