



Are you protecting what's most important?

If something happens to you, you want to be certain you have the right coverage to protect your family, your lifestyle and everything you've worked hard to achieve. But there's a lot to consider when buying insurance. What type of coverage is right for you? How much is enough?

The insurance needs checklist will help outline what you need to consider so you can feel confident about the coverage you choose for your insurance needs.

And when you're ready, visit [InsureRight.ca](https://www.insureright.ca) for more tools and resources that will help you take a closer look at your insurance needs. Find out:

- **If you're at risk for disability, critical illness or death before age 65**
- **How much life, critical illness and disability insurance you may need**
- **How much that coverage may cost**

Insurance needs checklist

The right advisor

Your advisor plays a key role in providing the information you need to make an informed decision. Find an advisor you feel comfortable with. Someone you trust. Your advisor should be knowledgeable, understand how to assess all your insurance needs and be committed to reviewing your needs on a regular basis in the years ahead.

The right type

There are many life insurance plans to choose from as well as various types of living benefits insurance, such as critical illness, disability and long term care protection. The InsureRight Calculator can help you identify the types of coverage you may need. Plus, your advisor can review your options and recommend a plan to ensure proper financial protection.

The right amount

Determining the right amount of insurance is an important step. InsureRight can help you estimate how much insurance you may need. Plus, talk to your advisor to discuss your financial situation and your goals for the future. Your advisor can then help you complete your insurance needs analysis to confirm how much coverage may be right for you.

The right price

The price you pay for your insurance must fit comfortably within your budget. There are always options to help lower the cost. InsureRight allows you to easily adjust your amount of insurance to find a cost that works best for you. And your advisor can work with you to ensure your premiums are affordable.

The right insurer

All insurance companies may seem the same, but there are many things to consider before selecting one. Your policy is a contract that could last many years. So, make sure you choose a well-established, financially secure company. If there's a claim, you want to be certain your insurer will be there to honour the contract.