



“Life Assurance sounds dull doesn’t it?”

“But have you thought about what might happen if you were to die tomorrow or get seriously ill?”

My company has for some time been very active in finding life insurance policies that reflect our clients needs. We are now in a position to offer a number of policies that could be extremely helpful.

Each life assurance policy that we offer is tailored to your individual needs, so whether you want to provide your family with a cash sum should you die, enabling them to continue to pay the bills and cope with everyday life, or use the plan to ensure that your outstanding debts or mortgage is paid off or even both, we can help you. In the case of not having a funeral plan in place which I strongly recommend, your estate will of course be reimbursed with an amount.

Our aim with these products is to provide peace of mind for both the insured and their family, at an affordable price.

There are different reasons for people to take out life insurance, amongst them are those who work in dangerous places throughout the world. For example, I hope the hostages that were on the ships that have been taken by pirates managed to fill all the right forms in..... at least their families, if anything dreadful happens to them would have decent funds to help with living expenses etc. Many others require the mortgage to be paid off in the case of death. Often there may only be one breadwinner within the family or both on pensions. Ask yourself the question “Will everyone in my family be ok if sadly I died earlier than expected?” Are you feeling comfortable with the answer? If not then you may need our help.

With the economic crisis in full swing, many people I have spoken to are feeling the pinch. The companies we have chosen to work with recognise this, and offer various methods of payment, to help spread the cost. Cover is also available up to 80 years of age.

Another interesting point is the option to include cover for serious illness. This then covers the insured, should they be diagnosed with cancer, heart attack, kidney failure or stroke, these being just a few. This money can then help to cover medical bills, pay your mortgage whilst undergoing treatment, or just give you the time you need to recover, without additional worry and upset...This section would be particular helpful if you are living in Spain without private health insurance or inadequate cover, what a relief to know that an insurance policy will pay out on some or all of the bills.

Those who read my articles regularly will know that I have specialist policy advisors to explain in more depth policies including community, commercial, high value house and valuables, currency exchange and now life insurance.

The company is expanding into other services, but the core business will always be General Insurance, Health and Funeral. The associates play an important part with all the services we are able to offer. They are, of course, fully regulated in Spain and are available to meet you especially regarding investments and other financial services.

I hope you find this article helpful; one other point - the cover offered by us is generally more economic than that offered by various banks. You are not legally obliged to stay with the bank, even though you may have a mortgage with them. We can also organise cover for you very quickly.