

## What insurance products do you need?

	Term Life	Whole Life	Critical illness	Medical	Auto	Property	Travel
<b>Purpose</b>	Replacement for expected income if policyholder dies	Replacement for expected income if policyholder dies, and wealth transfer tool	Coverage for critical illnesses, total permanent disability, or death	Coverage for medical treatment	Coverage for auto accidents and 3rd party claims	For theft and damages to home	Injury and death during travel, and involuntary travel plan changes
<b>Coverage</b>	Expected income losses	Expected income losses; payout equivalent to premiums paid	Expected income loss	Surgery and hospitalisation (including public hospitals); critical illnesses; long-term care	Theft and fire; property, personal injury and death in own vehicle; third party property, personal injury and death	Theft of furniture and belongings; damages from fire and adverse weather	Death benefit; surgery and hospitalisation; travel plan changes
<b>Suitable for</b>	Working individuals, parent/carer	Working individuals	Working individuals, individuals with families	All individuals	Car owners and their family members	Home owners	Travellers and their family members
<b>Factors affecting Premium</b>	Age; existing conditions; coverage relative to existing income; number of dependents	Age; existing conditions; coverage relative to existing income; number of dependents	Age; gender; smoker/non-smoker; expected insurance payout	Age; existing conditions; lifestyle factors; previous medical history and claims; whether cashless or reimbursement-based	Vehicle value; driving experience of holder; accident history and previous claims	Property value; furniture value; fireproofing of home; previous claims	Travel location; travel duration
<b>Term Length</b>	5-40 years from purchase	Until death	Until age 85-100 or death	Until death, or specified illness/age	1 year	1 year	Duration of travel, up to 1 year
<b>How to Buy</b>	Agent; broker; online	Agent; broker	Agent; broker; online	Agent; broker; online	Agent; broker; online	Agent; broker; online	Agent; broker; online