

Published based on [Why Life Insurance?](#)

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Getting [life insurance quotes](#) online today is simple. It is often an easy choice for people who are tech savvy, time poor or both. The options are varied and numerous. These include shopping online or requesting life insurance quotes, websites operated by brokers, direct purchasing from life insurance companies as well as the banks.

When you are calculating the amount of [life insurance](#) you need consider a few things. First, what you may need to pay off debts, a cash buffer or income for your partner and children. Don't forget children's future education costs. Also, funeral costs and any extra help that may be needed e.g. a housekeeper or a nanny may be needed to relieve some of the emotional pressure.

It's important to understand what your policy includes. Does it include a bereavement grant (when an immediate lump sum is available on the death of a life assured)? Does it have built in 'special events increase facility' when the sum assured can be increased when financial responsibilities change? Does it have a terminal-illness benefit? These items could make a significant difference when it comes to making a claim should you need to.

In our modern society 'blended families' have become much more prevalent. Most parents will want to know that all of their children will be looked after if they die. This often means children from a new relationship as well as children from a previous relationship. A variety of features exist and can be tailored so that a person can fully benefit from life insurance. These range from individual policy ownership, family trusts, to wills and estate planning.

Having life insurance in place is the first step in protecting your family. However it is just as critical to them at claim time that the claim is taken care of efficiently and quickly. Ideally it would happen without too much interruption or stress affecting the family members left behind. When buying life insurance and requesting life insurance quotes online you need to know that you have access to someone who can manage your claim for you.

Unfortunately it's a fact of life that as you age your insurance premium will increase. It may even become unaffordable later in life. However there are ways of managing this, for example 'locking in' some of your life insurance to a fixed premium.

These factors are all relevant. It may be hard to get a grasp of all that is involved when shopping for a life insurance policy. That is the reason we usually suggest a mix of purchasing or making an enquiry online and getting face-to-face advice from a professional and experienced insurance broker.