



# Risk Insurance Planning

## **Would you struggle to pay your bills if you were seriously ill or injured?**

In our experience, most people have insufficient savings to cover their living expenses if they were to become seriously ill or injured and couldn't work for a sustained period of time.

That's where Risk Insurance comes in. It provides funds to cover your bills, your debts, your living expenses and other expenses.

We can assist you with personal risk protection including Life, Total and Permanent Disability and Trauma cover as well as Income Protection insurance.

Another question to answer for you and your business partners is:

## **Could the business afford to pay out the departing owner or their estate for their share of the business?**

More than likely, we need to discuss a business estate plan with you.

We can also assist you with:

- Company Key Executive Insurance
- Group Disability Income Protection
- Group Life Insurance
- Shareholders Partnership Protection Insurance
- Trauma/Recovery for major conditions such as Cancer, Stroke and Heart attack.

Importantly, it's all about providing all owners, staff and their families with financial certainty should the unforeseen occur.

Making sure you are appropriately covered by risk insurance is one of the keys to financial security and peace of mind – John Barker can assist you.



**Need to know more, why not call John on 0402 902 173  
or email him at [john.barker@bjsib.com.au](mailto:john.barker@bjsib.com.au)**

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