

# Life Insurance

Sum Insured specialty life insurance calculators enable clients to quickly and easily calculate the correct amount of life cover they require to cover their own unique situation.

Sadly every year people pass away leaving their family and friends with big physical and emotional gaps in their lives and grief that at times seems just too much too bare.

Often people are not insured for these terrible events leaving loved ones to cope with not only the grieving process but also with inadequate financial resources to carry on with their lives. Certainly those people who are insured are of course much better off than those without any financial protection. However as with many types of insurance most people simply don't have enough life insurance cover, which inevitably leads to financial hardship, frustration and disappointment.

In short when a policyholder is underinsured, no one wins!

The policyholder's family certainly loses out, because on top of the huge personal loss they have experienced they simply don't receive adequate funding to carry on with their lives. By the same token the insurance company misses out because they have not been collecting the correct premium that results when a client is properly insured added to which is the feeling from the policyholder that they have been somehow let down.

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