

Virtually all Australians that own a home even if it is mortgaged have home and contents insurance. If you are broken into or if there is an emergency such as a fire or flood you need to know that you're covered. While this is vitally important many Australians neglect to adequately insure for loss of income, disability and loss of life.

Income protection, disability and life insurance are something that all working Australians with financial commitments should have. However the majority of working Australians don't have adequate cover or don't have any at all.

As a finance broking company with a division dedicated to "bad credit" or "non-conforming" clients we see many Australians that have been put in a position where they lost their income for a period of time and weren't able to meet their financial commitments. As a result legal action was taken against them for their debts and they now have a bad credit history, and in extreme cases were forced into bankruptcy. This affects their ability to acquire credit for years to come.

Insurance is a way of preventing this. Income protection insurance is cheaper than a lot of people think. A non-smoking, male, white collar worker who is 35 years of age can insure an income of \$37,500 per year for as little as \$47.97 per month. This works out to be \$1.58 per day, less than the price of a cup of coffee.

We are pleased to be able to offer insurance services and all financial planning services to our clients through Australian Financial Planning Group. To enquire about insurance please don't hesitate to [contact us](#).