

## **Life Insurance**

- Provides financial protection to your beneficiaries after your death.
- Common types: Term Life, Whole Life, Universal Life.
- Covers funeral expenses, outstanding debts, and income replacement.

## **Health Insurance**

- Covers medical expenses such as doctor visits, hospital stays, surgeries, and medications.
- Policies may include preventive care, specialist consultations, and emergency services.

## **Auto Insurance**

- Protects you against financial loss in case of accidents involving your vehicle.
- Common coverage includes liability, collision, comprehensive, and personal injury protection.

## **Home Insurance**

- Covers damage to your home and belongings due to events like fire, theft, or natural disasters.
- Typically includes dwelling coverage, personal property coverage, and liability protection.

## **Claim Process**

- Notify your insurance provider immediately after an event.
- Submit all required documents (claim forms, proofs, bills).
- Claim will be assessed, and payout will be processed as per policy terms.

## **Premiums**

- Premiums depend on coverage amount, policy type, applicant's age, health, and other risk factors.
- Regular premium payment is mandatory to keep the policy active.