

The Sagicor Life Inc. Buying Guide outlines the importance of insurance in providing financial protection against various types of loss, including life, health, and property. Life insurance is essential for individuals supporting dependents or managing significant financial obligations, such as mortgages or education costs, as it offers an economic buffer during times of grief, ensuring that essential expenses are covered. Individual health insurance is highlighted as a necessary supplement to public and employer-provided health plans, offering additional benefits like disability coverage and critical illness payouts, which can assist with long-term care costs following serious diagnoses. Property insurance is also emphasized, covering loss or damage to valuable assets such as homes, cars, and boats, and providing liability protection in case of injuries related to these properties. The guide stresses that many individuals may be underinsured and encourages consultation with a Sagicor Advisor, who serves as a personal insurance expert to help clients navigate their insurance needs, which may evolve over time due to life changes such as having children or purchasing a home. Overall, the guide reinforces the message that insurance is a vital component of financial security and that Sagicor is committed to supporting clients throughout their lives.