

Term Life Insurance



BLACKTOWER
EXPAT SOLUTIONS GMBH

A Term Life Insurance (Risikolebensversicherung) is designed to financially protect the bereaved in the event of your death. If you are the main earner in your family, it makes sense to financially safeguard their future in case you are no longer able to. You can choose the amount of money you would like to insure. Normally, the amount should be high enough to pay off any outstanding loans and mortgages (many banks insist on this before they grant you a mortgage), but also enough for your family to live on for the next while. Your family does not have to be the beneficiary; it is possible to name anybody you wish as a beneficiary.

It is also possible to choose the length of time that the insurance will run, if for example your mortgage will be paid off by the time you are 57 years old, it is possible to have the insurance run until you are 57. The longer it runs, the more expensive the premium becomes, this makes sense as the chances of you passing away increases as you get older. As the cause of death is not relevant (unless self-inflicted), when it comes to paying out the insurance sum, the insurance companies are very careful when checking your health. The questions that you have to answer are very comprehensive and exact. If you wish to insure a larger sum then the insurer will probably ask you to go and see a doctor for a checkup. If you have health issues, they will affect the premiums you have to pay. It is also possible that the insurance companies refuse to insure you if the risk is too high.

Please answer the following questions in order to enable us to offer you the cover that best suits your needs and at the best price. Once you have returned the questionnaire you will be contacted to talk through the next steps.

DATE _____

PERSONAL DETAILS

CLIENT NAME(S) _____

DATE OF BIRTH _____

ADDRESS _____

CONTACT NUMBER _____ EMAIL _____

RELEVANT INSURANCE DETAILS

REQUIRED INSURANCE SUM _____ DURATION OF COVER _____

STATE OF HEALTH _____ PROFESSION _____

EDUCATION BACKGROUND _____ AMOUNT OF TIME AT WORK _____

DO YOU WORK IN CONFLICTED AREAS _____ HIGH RISK HOBBIES _____

HEIGHT _____ WEIGHT _____ ARE YOU A SMOKER _____

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