

How to get a Life Insurance Quote that will answer your needs?

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A life insurance quote with low price may not make sense all the time. Before you get a life insurance quote consider your status with the many questions listed below:-

• Are you married or single?

• If you are married do you have children?

• You have a family! If so do you own house and home owners insurance?

Sensible and real answers to these key questions are component keys to get the life insurance quote most appropriate for one. If the prospective insurance applicant is single and there are no dependents then getting a life insurance will not be a priority; however, if you are one who is making a major contribution to your family's dining table and your children's educational bills, your life is more valuable to them than you could ever imagine.

If you have a home on mortgage with a home owners insurance to back your mortgage in events of your death or disability it may be fine, otherwise, you might need to get a life insurance cover for both you and your spouse if you happen to have a joint ownership of your house. Your spouse may not be able to manage the mortgage repayment after you all alone! Get a life insurance quote that will answer this need of yours.

If you are getting promotions in your company or have already climbed promotion ladders do not forget to check for new life insurance quote especially if you have changed jobs. Your current life insurance quote may not be valid with a new employer. Have your job and identity re-registered because there may be denials for death claims in case you have engaged yourself with a new high risk job not authorized by your current life insurance policy.

Before get your life insurance quote do not forget to include all the debts you have incurred under the sky including your credit cards, home mortgage, car loans, personal loans and such to arrive at the value of your insurance.

Divorce can be a major check point especially in case of death beneficiaries. If you have mentioned in the divorce agreement that you will not pay for your ex-spouse and have already settled dues in a single payment at the time of divorce be sure to change the death beneficiary name to your current spouse or have it amended to only your children. Otherwise your ex-spouse can claim death benefits since the name is still under nominee, unless specifically excluded in the divorce statement.