



1.	How much would your income reduce by if you were disabled or ill for a long time and couldn't work?	
2.	How long would your business or employer continue to pay your sick pay?	
3.	Would you want to utilise your savings and investments to "tide you over"?	
4.	How would a period of disability effect your pension entitlement?	
5.	Have you arranged adequate income protection?	
6.	Are there any unacceptable exclusion clauses in your existing cover?	
7.	Will your existing life insurance policies be paid if you are unable to work through illness?	
8.	If you were unable to work and gain an income would you need to find additional capital to cover loan repayments, mortgages, school fees?	
9.	Do you have critical illness cover?	
10.	How broad is the scope of your critical illness cover?	
11.	Do you have private medical insurance?	
12.	Is your cover adequate?	
13.	Would a lack of funds for long term care impact on the financial position of you, your partner or the rest of your family?	
14.	How have you arranged property ownership, as tenants in common or joint tenancy?	
15.	Is there anyone else whose serious ill health would effect your financial position or the rest of your family?	
16.	Do you need to consider long term care cover for yourself or another member of your family?	

