



If you are hurt or sick and unable to work, will your employer keep paying your salary to you until you can return to work? For most people the answer to this question is a resounding no. It is estimated that you are 3 times more likely to suffer a disability that lasts 5 or more years long than you are to lose your home to a house fire. And yet, most people buy home insurance and never consider disability insurance to protect their earnings.

When considering a disability insurance policy, you will need to decide how long you might need the disability payments. Policies are available that will replace a portion of your income for 1, 2, or 5 years or even until you reach age 65. You will also need to decide what waiting period, which acts like a deductible, you want to choose. The waiting period is the amount of time that must pass after your disability before you will begin to collect the disability insurance payments. The last element is the amount disability insurance that you can purchase. Typically disability policies will only allow you to purchase 50% to 60% of your earnings. They do this so that you will have an incentive to return to work.

Don't risk your family's financial security for another day. It will be too late to purchase disability insurance after you are injured or fall ill. The time to act is now. Call our office today and let our experts go to work for you to cover this dangerous hole in your financial security.