

# LASHLEY FINANCIAL

## INSURANCE SERVICES DIRECTORY

Insurance planning is the process through which we are able to match your life goals with your protection needs and your budget. It is about identifying and understanding the risks associated with what you have achieved and what you want to achieve - and developing solutions which provide the right insurance coverage – at the right price.

It is the comprehensive and holistic process of managing the risks of living in a modern world – balancing today's realities with tomorrow's dreams. The main purpose of insurance planning is to protect us against financial impacts, due to random events, that could damage or destroy our future and that of our loved ones.

Lashley Financial offers three levels of service to match your own needs and circumstances. You choose the level that's right for you.

### **Comprehensive Insurance Planning:** *For a complete picture of where you stand in managing your risks*

Lashley Financial will undertake a thorough review of financial and risk data and your objectives to analyse your insurance situation including, but not limited to: life and health insurance, residential property and motor insurance, disability income and critical illness insurance, business insurance, liability insurance, annuities and pensions and specific insurance needs that you may have.

Through a comprehensive report, we will make recommendations including suggested strategies to achieve your stated objectives. We will also support the implementation of any insurance solutions required by negotiating and arranging insurance coverage for all classes of insurance.

On an ongoing basis, we will review your situation, in light of our recommendations, update the report based on new information, support the further implementation any insurance solutions, maintain your insurance records and monitor insurance coverages.

Insurance planning will give you a clear picture, perhaps for the first time, of where you stand in managing the risks of everyday living.

### **Limited Insurance Planning:** *When you have a specific need – to understand your insurance situation*

For customers, who have a specific planning requirement, we provide a tailored service, where you can choose the specific area of planning on which you require us to focus.

These areas include:

- ✓ Reviewing of existing insurance policies and coverages – when you want to know what you are, and are not, covered for.
- ✓ Assessing coverage requirements for a specific type of insurable risk relating to either life, property or business insurance – when you want to understand what is required to be “fully insured”
- ✓ Analysing performance of your group life and health plan and renewal quotations – when you want to know whether you can do better
- ✓ Maintaining your insurance records and monitoring coverages, premiums, claims – when you want an independent view of what is happening with your insurances.

We will also support the implementation of any insurance solutions required by negotiating and arranging insurance coverage for all classes of insurance.

### **Personalised Insurance Services:** *Placing your insurance business – the right coverage at the right price*

Some of our customers will have only a limited need for insurance coverage. For these customers who are interested only in placing insurance business, Lashley Financial will negotiate and arrange insurance coverage for all classes of insurance including life and health insurance, residential property and motor insurance, disability income and critical illness insurance, business insurance, annuities and pensions and liability insurance.