


## Why You Need Disability Insurance

Illness or injury, may they be long or short term, can keep us out of the workplace and, more importantly, keep us from collecting a pay check. When this happens, our dependents who rely on our income suffer along with us. Disability insurance exists to protect workers from the loss of income caused by the inability to work.

Being healthy enough to work and provide for yourself and your family is one of the most important assets you possess; insuring that ability is a great way to safeguard yourself against injury or illness. Many people like to assume that Disability insurance is not necessary for them; however, every person has a 30 percent chance of becoming disabled at some point during their time in the work force.

Disability insurance can help, in these instances, to provide for your day to day expenses and bills such as your mortgage or tuition. Personal Disability insurance plans can cover either part-time or full-time loss of work. According to Met Life Disability, Disability insurance plans tend to cover, on average, between 50 to 70 percent of income. This monetary support in a time where you have lost your own income can be a large help to not fall behind on your financial responsibilities.

There are two different types of Disability insurance, called Noncancelable, where the policy's premiums and benefits are fixed, and Guaranteed Renewable, where the benefits are fixed and the premiums may only be raised on a non-discriminatory basis. A qualified insurance agent can help you decide which type of Disability insurance is right for you and calculate the amount of insurance you require by helping you compare the difference between your expenses and your remaining income while disabled.



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