

YOUR COMPLETE GUIDE TO INSURANCE:

# 7 ESSENTIAL TIPS BEFORE BUYING LIFE, HEALTH, AND GENERAL INSURANCE

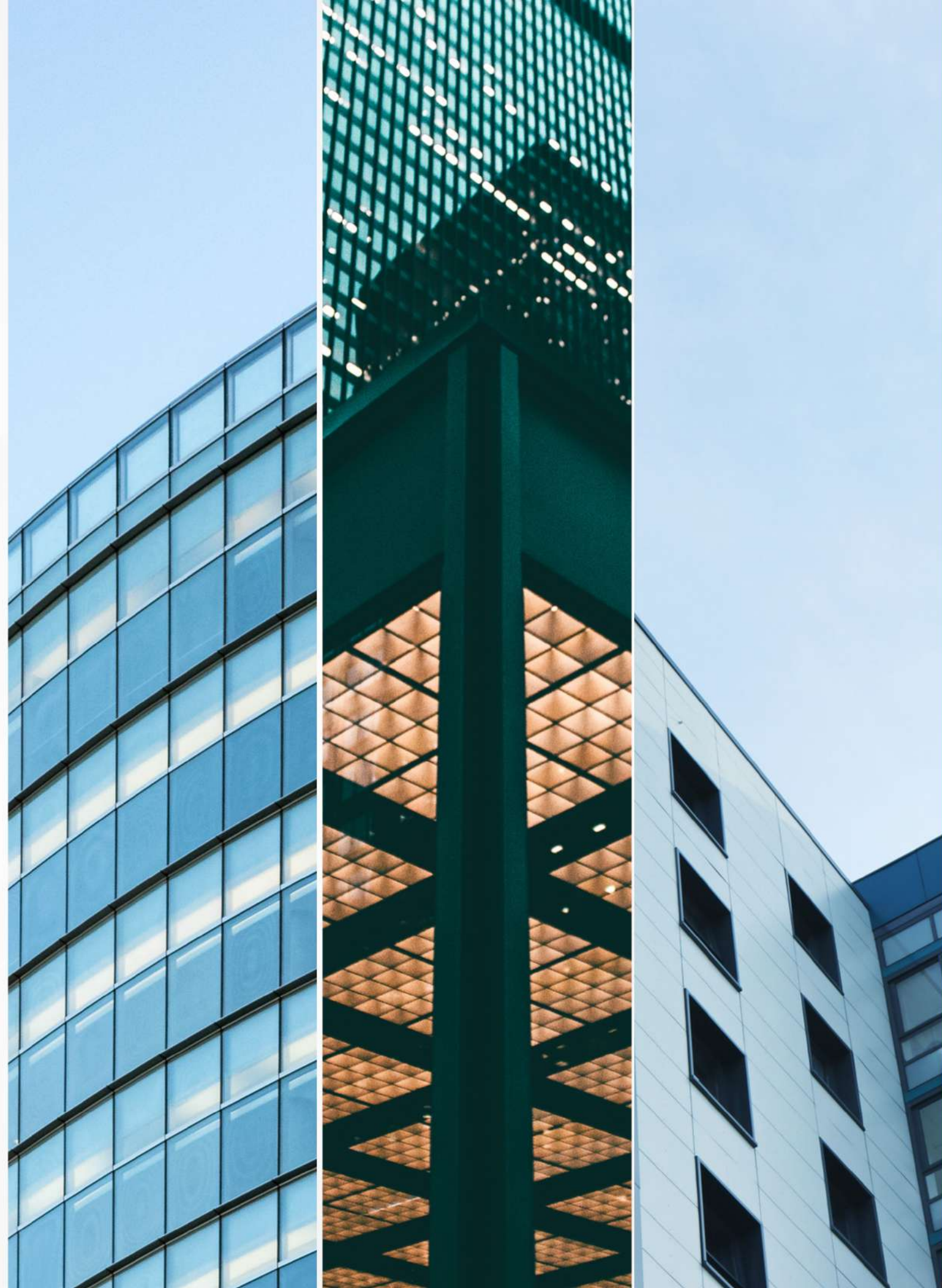
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ATHREYA ASSOCIATES  
[www.athreyaassociates.com](http://www.athreyaassociates.com)

# INTRODUCTION

Understanding the importance of insurance is the first step toward securing your future. But with so many options and terms to navigate, it can feel overwhelming. In this guide, we simplify everything you need to know, helping you make informed decisions that protect what matters most—your family, your health, and your assets.



# WHY INSURANCE IS NON-NEGOTIABLE



## **Understanding Risk Management:**

What happens without insurance?  
(Examples: medical emergencies,  
natural disasters, accidents)



## **Peace of Mind:**

How having the right insurance can  
make your life easier and stress-  
free.

NEVER  
ORDINARY

## LIFE INSURANCE -

- **Types of Life Insurance:**

Term vs. Whole vs. ULIPs

- **How Much Coverage Do You Need?**

Calculating based on income, debts, family expenses, and future financial needs.

- **Top Tips:** Choosing the right life insurance based on your life stage (e.g., young professionals, parents, retirees).



SECURING

YOUR

FAMILY'S

FUTURE



# HEALTH INSURANCE -

- **Understanding Health Insurance Plans**

What's covered, what's not (e.g., critical illness, hospitalization, pre-existing conditions).

- **Individual vs. Family Floater:**

Which plan suits your needs?

- **Top Tips:**

How to compare health insurance policies, and why you should never go without health coverage.



**THE  
SAFETY NET  
YOU  
CAN'T  
IGNORE**



## GENERAL INSURANCE -

- **Car, Home, and Travel Insurance:**

What you should know about each.

- **Add-On Coverage:**

Is it worth it? (e.g., zero depreciation in car insurance, personal accident cover, contents insurance for homes)

- **Top Tips:**

Assessing the value of your assets and getting adequate coverage.



## PROTECTING YOUR VALUABLE ASSETS



- **Underinsuring Yourself:**

Why getting minimal coverage could be a costly mistake.

- **Ignoring Policy Exclusions:**

How to ensure you're not left vulnerable by hidden clauses.

- **Delaying Insurance:**

Why procrastination leads to higher premiums and fewer options.



**TO  
AVOID  
WHEN  
BUYING  
INSURANCE**

**common  
mistakes**

**“CHOOSE  
THE RIGHT  
INSURANCE  
PROVIDER”**





## WHAT TO LOOK FOR:

- Reputation
- Claim Settlement Ratio
- Customer Service.



## BENEFITS OF A ONE-STOP SHOP

Why Athreya Associates offers a unique advantage by providing access to **LIFE, HEALTH, and GENERAL** insurance products all under one roof.



**NEXT**

**STEPS**

- **Free Insurance Consultation:**

How we can help you assess your needs and recommend the right solutions.

- **Special Offer:**

Sign up today for a free insurance health check-up or get a FREE gift on your first policy!

**GETTING STARTED WITH  
ATHREYA ASSOCIATES**



**DOWNLOAD THIS GUIDE  
AND TAKE THE FIRST STEP  
TOWARD PROTECTING  
YOUR FUTURE WITH**



**ATHREYA ASSOCIATES**





# THANK YOU

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Happy Protecting your loved ones.



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