

WE'RE A SMALL  
INSURANCE COMPANY  
THAT'S BIG ON  
LISTENING.

If you're a working woman, a Soccer Mom, a taxi-cab driver running carpools all day, you need to make sure you're well insured.

Do you have life insurance?  
Do you have long term disability insurance?

Have you had a serious illness like cancer? How about your mother, sister or aunt?

We're here to answer your questions.

Just e-mail us at askdanny@menshinsurance.com.

WE'RE IN THE  
BUSINESS OF  
PROTECTING  
PEOPLE  
AND ASSETS.

DO YOU HAVE  
QUESTIONS ABOUT  
INSURANCE?

*Just ask.*

## The Top 6 Insurance Mistakes Women Can Make

BY DANNY MENSCH FOR MENSCH INSURANCE

SPRING 2008

I grew up in the insurance business. And so I've seen how great insurance planning can leave families in excellent financial shape. I've also seen how bad planning, or no planning can leave a big mess after someone dies. So here are my "Top 6 Insurance Mistakes that Women Can Make."

**1 Not having Health Insurance.** I hear it all of the time, "Well, it's just for a short time." Or, "I was just in between jobs and my health insurance ran out." Here's the bottom line: everyone needs health care insurance. If you're in an accident or have a serious illness and you don't have health insurance, it can be financially devastating. Imagine having everything you've worked for wiped out because you weren't protected -- even for a short time.

The good news: if you're a woman in relatively good shape -- you have many affordable options. If you've had cancer or have a condition now, there are still many good options. We can help you figure out the plan that is right for you. Just ask.

**2 Not checking to see how much your Disability Insurance will really pay if you are injured.**

Most people think, "I have disability insurance through my job." That may be true, however, it may not be enough. You need to figure out exactly how much your job will pay if you are injured. You may be surprised how little that disability

check may actually be. And in many cases it certainly won't be enough to cover your mortgage, car payment and other expenses. You may need some supplemental insurance to make up the difference. We'd be happy to help you figure out a plan that fits your needs and your budget.

**3 Not having Life Insurance.** Every day I meet incredible women who are working, running carpools, keeping the household organized and trying to be the best mothers they can be. And yet, when I ask them if they have Life Insurance the answer is frequently, "No." Or even worse, "No, but my husband does." I think every woman should have some sort of life insurance policy. Especially mothers, single mothers, working women and small business owners.

If you added up how much you'd have to pay someone to do all the things that you do every single day, how much would that cost? You'd be astonished. You're worth the cost of a monthly premium. Enough said.

**4 Not considering Long Term Health Care for yourself -- especially if you're relatively young woman and can lock in a policy at a low rate.** There is a major misconception concerning Long Term Care Insurance. The notion that it is only for older sick people is totally false. In fact, it couldn't be further from the truth.

In reality, more and more younger people are buying long term care insurance in order to lock in the lower age rates and preferred health discounts. Since the statistics show us that women tend to live longer than men, yet develop more chronic

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illnesses than men, long term care insurance is a must for all women. I find many husbands can be stubborn about talking about long term care for themselves, which makes it even more imperative that wives (and women in general) should go ahead and buy their own policy. In the case of a married couple, there is a discount even if one spouse doesn't apply at the same time.

**5** Putting off your insurance needs year after year. As you get older, the insurance rates you qualify for are going to increase. That's understandable, right? And yet many women will say, "I'm healthy. I'll just wait to get insurance later." No one can plan for unexpected, sudden changes in health, financial need or family dynamics.

So, rather than wait to...

- lock in your Long Term Care rates
- increase or decrease your health plan deductible
- or buy a life insurance policy because YOU wish to create something for your kids or a charity

...I think the time is now to complete an application and get the coverage issued.

You can always amend, scale back or walk away completely from insurance down the road, but you need to make sure you have the plans in place to give you and your family the opportunity to make changes in the future if necessary.

**6** Not having an insurance agent you can talk to without feeling pressured. One of the strengths of Mensh Insurance is that we have the same needs within our own family as most of our clients. And that means we know what we are talking about. It also means we can help you and your family sift through challenges.

With our independent approach and non-biased company views, we can lay out the most competitive products and walk you through

the benefits and designs that fit your goals. We don't have any sales gimmicks or tricks -- only 40+ combined years of insurance experience.

We see our clients every day at soccer practice, at the grocery store and at our children's schools. Our goal is to provide a knowledgeable sales person that you can talk to comfortably and make smart decisions about your Insurance. That's not just good business, that's the only way we do business.

If you have questions or concerns -- or just need help reading the fine print on a policy you already have -- just call or e-mail us. We'll be happy to help.

Be smart about your insurance. It will make a difference down the road.

Danny Mensh is the President of Mensh Insurance Company.

MY NOTES: \_\_\_\_\_

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IT'S OUR POLICY TO HELP YOU FIND THE POLICY THAT'S RIGHT FOR YOU.