

# A Quick Look at Disability Coverage

If you were to become sick or hurt and lose your ability to earn a living, how would you pay your bills? One way to help protect yourself in the event of a disability is to purchase an individual **disability income insurance policy**.

Disability income insurance provides a benefit to replace a percentage of your income, in the event of a qualifying disability. The cost of coverage depends on such factors as the risk level of your occupation, your age, your health history, and the scope of coverage you wish to purchase. Individual disability income insurance requires an application process and is subject to underwriting approval.

If you have disability coverage through your employer, find out if you have short-term and/or long-term coverage. For each type, determine the benefit amount and the length of time benefits are payable. Understanding the coverage you already have can help you decide if you need additional insurance to help cover expenses for your home or apartment, automobile(s), utilities, food, clothing, education, etc., should you sustain a disability.

Disability income insurance can help protect your most essential asset—your ability to earn an income. Evaluating your needs can help you decide what type of policy would best help protect you and your family.

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