

## **How to Get Insured**

Before you get insured, Adamjee Life will carry out a need assessment to see which insurance policy is most suitable for you. Once you approach us to obtain insurance, your risk will be evaluated, which means that Adamjee Life will determine the likelihood of the occurrence of a loss and estimate the amount of the loss. These will be used to determine the level of premium you have to pay, and to see if you qualify for an insurance policy in the first place. This process may require an examination of your health records, driving history, credit history, etc. depending on the type of policy being sought.

Once you have qualified for insurance and your policy features — premiums, payment schedule, and terms of payment have been decided- a policy contract will be prepared under your name.

It is very important that you read and thoroughly understand all the terms and conditions of the policy contract, as well as the fine details of your policy before signing it. If there is anything you don't understand, get clarity from us, and be thoroughly satisfied that you have understood all aspects of your policy. You should especially look out for what will be covered, under what circumstances, and the procedures for making claims which are also available on our website.

## **Important documents to keep organized once you are insured**

By organizing your financial and legal documents, you will be able to ensure a smooth claim settlement process when the need arises. Below is a list of all documents you must always keep organized so that they can be produced in case of an accidental loss.

1. Policy documents
2. Investment portfolio
3. Bank statements
4. Title documents for any property or asset
5. Tax returns
6. Any loan documents

A few, if not all, of these may be required, depending on the type of calamity and the type of insurance policy purchased.