Insurance: Get insurance while you're still bulletproof

According to research by TAL insurance provider the cost of personal insurance soars after the age of 35. This is also the time in our lives that you may be going through significant change such as marriage, children, a bigger mortgage and more responsibilities.

In the previous 5 years to 2017, TAL paid out insurance claims to the sum of $66m to people aged up to 35, but this figure soared for those aged 35 – 46 to a total payout sum of $152m.

From our experience working with clients and insurance providers, it's wise to get a personal insurance cover in place before you turn 35. If you are approaching your 35th birthday now is the ideal time to think about this, but it is important to stress that an appropriate insurance plan is wise at any age.

It's time to get some professional advice – from an adviser with the technical expertise and experience required to make sure you're properly covered.