

# Insurance?

# Ask Darren

Risk insurance is a complex area and selecting the cover that is most suitable for you requires careful consideration. Fortunately, Darren Cross not only has experience in this area but he is sincere and sensitive to each individual situation. Darren can provide comprehensive advice on risk insurance for protecting individuals as well as their families.

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## Just some of the questions Darren can answer

- Am I paying too much for my current policies?
  - What will my insurance policy cover? What is excluded?
  - How much cover do I need?
  - Which policy will best suit my needs?
  - What is the difference between 'stepped' and 'level' premiums?
  - Can I use superannuation to pay my premiums?
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If you would like to discuss your risk insurance needs, please contact

Darren Cross

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