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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Buying Life Insurance Online

By Robert Johnson

These days, you can buy virtually any product or service online. Now, the life insurance industry has entered the fast lane. Potential buyers are encouraged to visit websites and apply for policies online. It takes only a few minutes to choose a policy, enter your personal details and get a quote. No longer must potential customers spend time shuffling paperwork with insurance sellers.

Purchasing insurance online is not only convenient, but simple too. More and more people, once put off by the life insurance purchase, are choosing to apply and buy policies over the Internet. Busy young families, business professionals and single men and women are buying online to save time and reduce hassle.

The first company to bring about the wave of change by setting up a do-it-yourself site was the Liberty Life Insurance Company, a subsidiary of RBC Insurance. Users are able to visit the site to get life insurance quotes, and to purchase their new policies. Online applications are processed instantly and if found acceptable, a policy will be issued within fifteen minutes. This quick turnaround is possible because application information is forwarded for automated underwriting, and reviewed in a secure electronic environment. There is no passing of files, and no human interaction at play.

As soon as the applicant is issued a policy, he or she will receive a secure 'i-folder' containing file details, documents and correspondence. Policyholders can perform a wide range of functions online using this folder, including changing nominees and updating payment methods. There is no insurance office to visit, no officer to meet and no paperwork to clear.

Online sites make the entire process of purchasing life insurance simple, safe and appealing to potential buyers. Since the process is virtually instant and very transparent, the customer feels in control of the situation.

There is a limit to the amount of life insurance that can be purchased online. Generally the available range is between \$50,000 to \$1,500,000. Policies are available in ten, fifteen or twenty year options at competitive rates.

Buying Life Insurance Online

If you're still a little hesitant about buying life insurance online, it's important to know that purchasers have the option of returning their policies within 31 days to receive a full refund if they are not satisfied.

Life insurance is an important part of planning for the future. If you've been putting off the task because of bureaucracy and paperwork, consider purchasing your life insurance online. It's quick and easy to review insurance company information, compare quotes and get the information you need to make a smart decision.

Robert Johnson contributes to several web sites, including

<http://site-tips.com>

and

<http://leror.com>

Buying Life Insurance Online - Is It A Really Good Idea?

By Michael Challiner

The advent of the internet has opened up the possibility of cheaper life insurance for all.

In years gone by, if you were considering life insurance you would probably have invited an insurance salesman from your favourite insurance company to meet you or alternatively gone to your local insurance broker. But rarely would you have been courageous enough to get competitive quotations. It just wasn't done. You trusted the salesman to do the best for you and surely you thought, life insurance is somewhat technical and requires specialised knowledge. All very cosy. All very expensive. How life has changed!

People now realise that life insurance is not that complicated. If on a scale of 1 to 10, buying car insurance online rates 9, life insurance must be a 7 or 8. This has opened up the Internet as a prime arena for cut-price life insurance. That's not to imply that life policies bought on the Internet are in any way substandard. No, you're most likely to end up with a policy from one of the UK's big insurers like Norwich Union or Legal & General and they'll be exactly the same policies as you could buy anywhere else. It's just that the intense competition on the internet and efficiency and simplicity of the system, means that most online brokers decide to cut the commission and roll back the savings into lower prices.

Ah yes I hear you saying, 7 or 8 implies that life insurance is more complicated than car insurance. Yes it is – but that doesn't mean that it represents a problem. The companies selling life insurance online recognise that many clients feel that some level of personal advice is useful and indeed, necessary. They accommodate this with a mix of useful information on the web site and more often than not, with a short telephone conversation with a life insurance adviser prior to you buying. This provides reassurance and helps to ensure you really do get the policy options you need all at rock bottom prices.

Buying online certainly is a good idea.

Michael Challiner has 15 years experience in financial services marketing at senior level, the last 5 of which specialised in online marketing. Michael now works as the editor of

<http://www.express-life-insurance.co.uk>

Express Life Insurance on behalf of Andromeda Webs



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