4 Things Your Insurance Agent Should Do For You

There are many ways to sign up for an insurance plan in this time and age. You can do it via an app, online through the provider’s website, or the conventional way – through an insurance agent.

Most Malaysians prefer to get insurance from an agent, as this is the smarter way to go either to get insurance for your own self or your company behalf. It’s also way more convenient as you don’t have to spend hours filling up forms, crunching through jargon and to get a professional to do all the work for you and be your adviser.

1. Answer All Your Question
If you are meeting with an insurance agent for the first time ever, you may not know what to expect or what to ask. The insurance agent should be able to give you a brief idea of how insurance works and why you need it. He or she should also explain all the different types of insurance plans available and suggest one that best suits your needs. For example: you spend weeks researching cars to buy, so there’s no reason to skip out on doing your insurance homework.

2. Provide Honest Quote
After collecting all the information needed, your insurance agent will proceed to draw out a plan for you. They will then come up with a couple of different plans and quotations that best match your requirements and budget. They should also be able to clearly explain to you why you’re paying a particular amount, what it does, and if there are any additional coverage options for you to consider.

3. Regular Reviews
Your agent should check in with you at least once or twice a

year to make sure all your information is up-to-date, and check to see if your requirements have changed. For instance, maybe you got married and want to consider prenatal insurance; or perhaps you moved into a new house and want to make sure your property is insured against fires or a break-in. These circumstances may require an add-on or a different policy to help you stay covered in the case of unexpected events or emergencies.

4. Be Available When You Need Them

This is the most crucial thing that your insurance agent must be able to do for you. They should be able to provide directions on what to do if you need to get admitted into a hospital and your medical card has gone missing; or in the case that you have a traffic accident and need to file a claim. They should always respond to all your queries in a timely manner with a concise explanation – without making you feel confused or overwhelmed.

The first step to finding the right insurance plan is by getting the right insurance agent. Finding one that is trustworthy and reliable can save you a lot of trouble in the future.

Here’s the tips on finding the right agent for you, asked someone you trusted to suggest for an insurance agent for you. World of mouth can be a great way to find an insurance agent or you can always keep in touch with us for advice.

> ***Contact us now for a free consultation on insurance related matters***
> *1. Email your queries to insurance@edindings.com or*
> *2. Call us at 012-2861817 (M), 03-21622515 (O)*