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WHAT WOMEN NEED TO KNOW WHEN CHOOSING INSURANCE

At-A-Glance Purchasing Tips From Nation's Leading Insurance Lawyer

Ontario, CA – September 25, 2006 –Today's women are a vital part of the corporate world and the home. With so many of us depending on them, one would think they would have insurance policies in place to protect their income, their life and their long-term care.

"Quite often, they do not," says Frank N. Darras, the nation's leading disability, life and long-term care insurance lawyer.

Based on his experience, Darras says that, when it comes to purchasing insurance everyone else comes first. Often, comparing features, advantages and benefits is so cumbersome and time consuming to digest, that it gets pushed aside. "This is obviously not a good idea."

See www.sbd-law.com.

Darras offers these key points to consider when tackling this tricky subject:

DISABILITY INSURANCE

Decide how much coverage you need and what you can afford. To save money on the premiums, opt for a longer waiting period. Obtain the longest benefit period possible that protects you in the occupation you have been trained and educated in. "Above all, take a close look at the fine print," says Darras. "Many carriers limit mental/nervous claims to 24months, offer no benefits for pregnancy and cap self-reported claims like CFS, headaches and fibromyalgia to 24 months." Remember says Darras, "If it sounds too good to be true, it is".

LIFE INSURANCE

If you're young, single and no one depends on you for income or financial support and you have enough money for burial and funeral expenses, life insurance is unnecessary.

For the rest of us, the pain of making life insurance premium payments should be alleviated by the peace of mind and security of knowing we are leaving our loved ones financially secure.

LONG-TERM CARE

"Look carefully at what services the long-term care policies cover and who can provide the care" says Darras. "Find a good, reliable, claims paying insurer and research the Company's commitment to Long Term Care. Check the overall financial strength and size of the Company and check to see if they promote rate stability or if their rates 'creep'.

If you need long-term care, determine if you can have it provided: in your home, in the home of a family member, in an adult care service facility, in an assisted living facility, a hospice facility or in a nursing home. Understand the policy terms custodial, intermediate and skilled care and consider which type you may need and how soon" says Darras.

Your family's financial future will depend on how carefully you shop.

Darras says, "Protecting yourself and your family will depend on how carefully you shop. This is a time to be smart and make sure you understand all the fine print. Have any legalese translated to simple English so you

are sure you get what you pay for in your policy.”

For more information see www.sbd-law.com.

NOTE TO EDITORS: Darras available for interviews.

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