

CHAPTER OVERVIEW

9: Health and Disability Insurance

This chapter introduces the idea of incorporating risk management into financial planning. An awareness of the need for risk management often comes with age and experience. This chapter focuses on planning for the unexpected. It progresses from the more obvious risks to property to the less obvious risks, such as the possible inability to earn due to temporary ill health, permanent disability, or death.

[9.1: Insuring Your Health](#)

[9.2: Insuring Your Income](#)

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