



**SMITHWRITING**

# Writing sample

Dowling & O'Neil Insurance Agency hired SmithWriting to refresh its Web site copy as well as incorporate specified keywords and phrases into the text. Using clear and accessible language, we employed search engine optimization (SEO) techniques to improve both the volume and quality of traffic to Dowling & O'Neil's site from search engines.

## **Life, Group Medical & Disability Insurance**

[http://www.doins.com/life\\_insurance\\_and\\_financial\\_benefits.html](http://www.doins.com/life_insurance_and_financial_benefits.html)

Whether you're looking to protect yourself or the financial commitments of a large corporation, D&O will find you the best options. Our professional agents are highly skilled at calculating and securing the right protection for the financial assets you count on. D&O offers life and disability insurances to protect your family income. We also support businesses with employee benefits, including group medical insurance and financial planning.

### **Types of financial insurances:**

- Life Insurances – Term and Whole Life
- Disabilities Insurances – Short- and Long-Term
- Group Medical Insurance

Our relationships with more than 25 major insurance carriers ensure that you will receive the best possible package of financial insurances and services.

### **Life Insurances**

Life insurance is protection against financial loss resulting from your death. It guarantees a specific sum of money to a designated beneficiary—a person or entity you name in your policy to receive the benefit—upon your death. A beneficiary can be any number of people, your estate or a charity.

Although you may buy life insurance to support your children, spouse or anyone else who may rely on you financially, you should also consider life insurance as a payment option for your funeral costs and death taxes. Moreover, life insurance can be used to create a fund for your children's education or to make a substantial gift to your favorite charity.

There are two major types of life insurance: term and whole life.

**Term**, or *temporary*, life insurance provides coverage for a fixed period of time. If you die during this term, your beneficiary will collect the death benefit.

**Whole life**, or *permanent life*, insurance provides coverage for as long as you live and continue to make premium payments. Upon your death, your beneficiary will collect the benefit. A whole life insurance policy accrues additional cash value that you can withdraw or borrow against. There are several types of whole life insurance, including traditional whole life, universal life and variable universal life.

D&O can help you determine the type and amount of life insurance that best fits your individual needs.

Get your [FREE life insurance quote](#) today!

### **Disability Insurances**

Disability insurance is protection against financial loss resulting from an illness or injury that makes you unable to work. A disability policy will pay you a portion of your income in the event of temporary or permanent total disability.

There are two types of disability insurance: short-term disability and long-term disability.

**Short-Term Disability** insurance replaces income for a short period of time, ranging from two weeks up to two years. The elimination period—or period of time after you become disabled until your benefits begin—for short-term disability insurance is usually 0 to 14 days.

**Long-Term Disability** insurance replaces income for an extended period of time, often five years or until you turn 65. Long-term disability elimination periods range from 60 days to one year.

Your employer may provide short- and long-term disability insurance. Talk to D&O to find out if you need supplemental coverage and to learn more about the protection features of disability policies.

Request more information about [short- and long-term disability insurance](#).

### **Group Medical Insurance**

Group medical insurance is a policy that is purchased by an employer and is offered to eligible employees and their families as a health care benefit. Employers may contribute as little or much of the premium as they wish. Group medical insurance reduces overall health care spending, Workers' Compensation claims and absenteeism, while improving employee morale.

Request more information about [group medical insurance](#).