LIFE INSURANCE IN REAL LIFE

Five Saint Lucian stories about the people we protect.



Created and written by Joseph Dolor

LEARN • PLAN • PROTECT

A Safer Today. A Stronger Tomorrow.

Every family has a story.

Start with a question. Leave with a next step.

A busy kitchen. A home loan. A confusing policy. An uncomfortable question. A month when business is slow. These are the moments where planning becomes real.

Follow Marva, Darius, Kayla, Nia, Uncle Clive and their neighbours as they turn insurance language into everyday decisions. Ms. Jules helps them ask better questions.

01 **THE MISSING PAYCHEQUE** — 3
What would keep the household going?

02 **THE HOUSE NOTE** — 6
A protected loan. But what about the family?

03 **WHAT DOES THIS WORD MEAN?** — 9
Nia and Uncle Clive become policy detectives.

04 **TELL THE WHOLE STORY** — 12
Marva faces a difficult application question.

05 **A PLAN THAT CAN LAST** — 15
Uncle Clive looks beyond the first price.

How to use this collection

Read the story, discuss the turning point, then try the action on its final page. Use fictional examples in groups; keep personal finances and health information private.

Public education, not a product recommendation. Characters and situations are fictional. Policy terms and application requirements vary.

THE MISSING PAYCHEQUE

What would keep the household going?



KAYLA
Mummy, you coming to sports day?

MARVA
Wouldn’t miss it. Let me finish these orders first.



NEIGHBOUR
After he died, everyone helped. But the bills kept coming.

MARVA
I never thought about how long help would last.



MS. JULES
If someone in your household died, who would lose income or care?

DARIUS
More people than I first thought.



DARIUS
Food. School. Transport. The house…

NIA
And the work we do for each other. That has value too.

The turning point

Count the care as well as the income.

THE MISSING PAYCHEQUE

Questions become a plan.



MARVA
We have some savings and existing cover.

MS. JULES
Good. Check what is available and what each policy actually covers.



NIA
What we may need, less resources we can rely on...

MS. JULES
...helps us estimate the gap. The assumptions matter.



MARVA
So the gap is a starting point, not a shopping list?

MS. JULES
Exactly. Compare ways to meet it, including suitable life cover.



DARIUS
What does it cover, for how long, and at what cost?

MARVA
And could we keep paying in a difficult month?

The turning point

A protection gap helps frame the decision. It does not choose a policy for you.

THE MISSING PAYCHEQUE

One decision. A clearer next step.



KAYLA
So we’re making a family plan?

MARVA
Yes. One that starts with the people we care about.



NIA
We don’t have every answer yet.

DARIUS
But now we have the right questions.

YOUR TURN / A household plan

01 Who depends on your income, care or support?

02 Which expenses would continue, and for how long?

03 What savings or existing cover could realistically help?

04 What gap remains, and which options can you sustain?

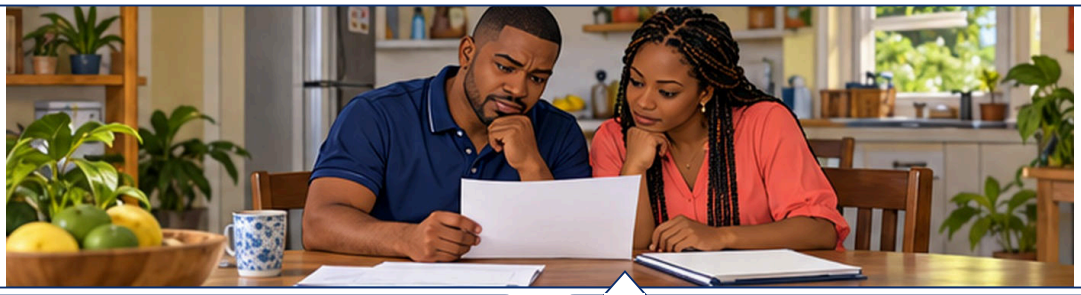
Start with people, not a policy amount.

NEXT ISSUE / THE HOUSE NOTE

Policy terms differ. Read the contract and ask a suitably licensed insurance professional.

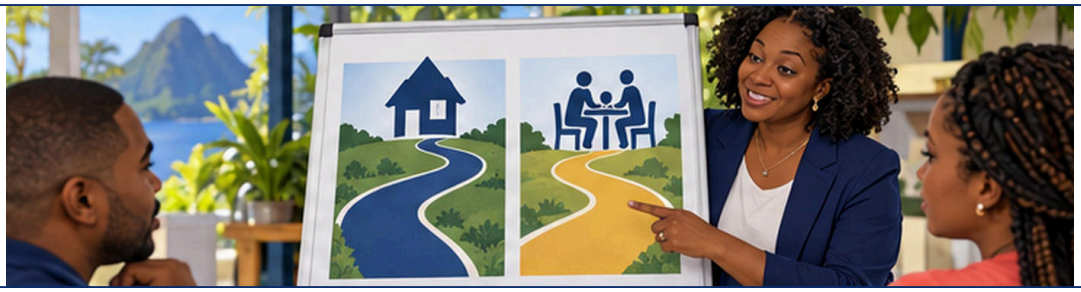
THE HOUSE NOTE

A protected loan. But what about the family?



ANDRE
The house has life cover. We’re sorted… right?

RHEA
For the loan, perhaps. What about everything else?



MS. JULES
Let’s read the documents. “Mortgage protection” is a label, not the whole answer.



ANDRE
I thought one policy solved both problems.

MS. JULES
The loan and your household’s needs are connected, but different.



RHEA
A roof over our heads matters. So does money to live under it.

THE HOUSE NOTE

Questions become a plan.



MS. JULES
Who owns the policy? Whose life is insured? Who is the beneficiary?

RHEA
Three roles. Not necessarily the same person.

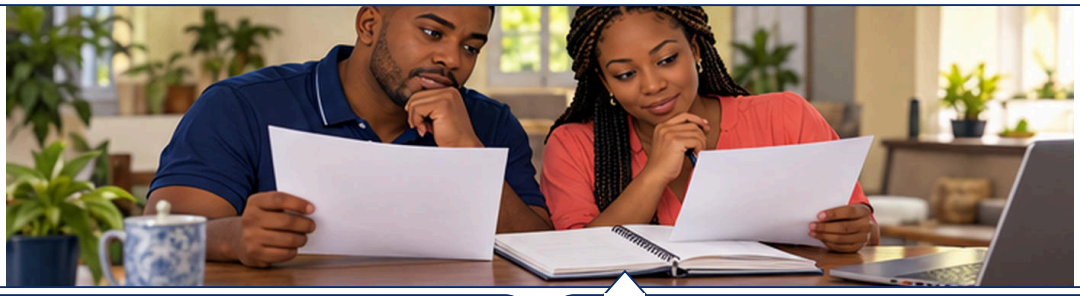


ANDRE
Could the bank receive the benefit?

MS. JULES
Check its rights under any assignment and the policy. Ask what could remain for your family.



RHEA
Food, school, transport... those bills don’t disappear with the loan.



ANDRE
Does the cover reduce? When does it end?

RHEA
And what happens to my cover through work if I leave?

THE HOUSE NOTE

One decision. A clearer next step.



RHEA
Please show us who could receive payment and what conditions apply.

PROFESSIONAL
Let’s check the policy and loan documents together.



ANDRE
A paid-off house is only one part of the plan.

RHEA
Now let’s plan for the people living in it.

YOUR TURN / Check the home cover

01 Check the owner, life insured and beneficiary.

02 Ask about any lender rights or assignment.

03 Check the amount, duration and whether cover changes.

04 List household needs that could remain after the loan is paid.

Protecting a loan does not automatically meet every family need.

NEXT ISSUE / WHAT DOES THIS WORD MEAN?

Policy terms differ. Read the contract and ask a suitably licensed insurance professional.

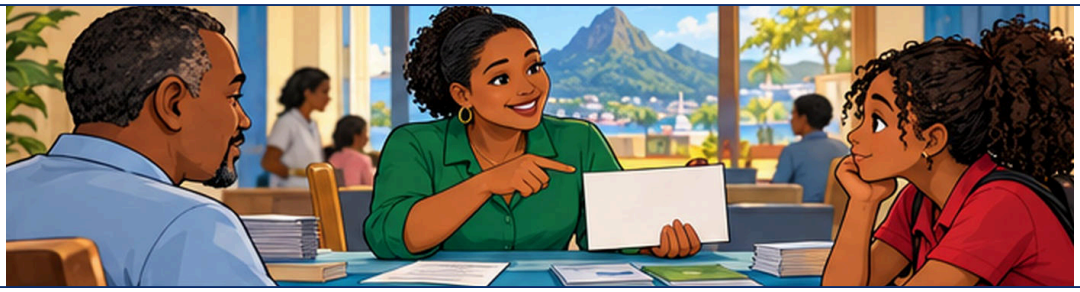
WHAT DOES THIS WORD MEAN?

Nia and Uncle Clive become policy detectives.



CLIVE
I drive all over the island. This document still has me lost.

NIA
Then let’s find the signposts!

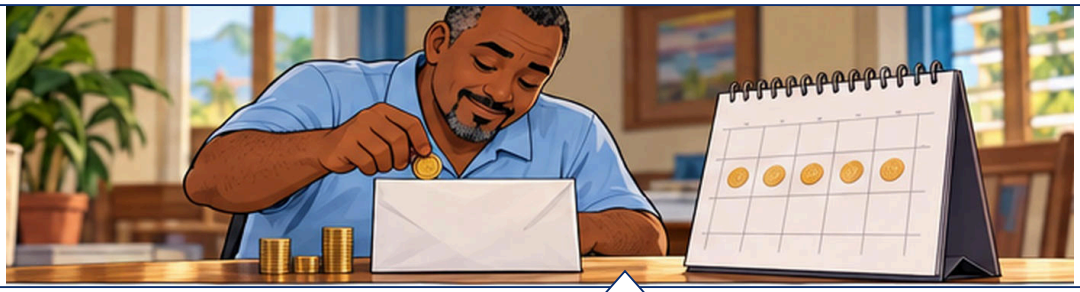


MS. JULES
Turn each unfamiliar word into a question. Then find the answer in the policy.



MS. JULES
The owner holds the contract. The life insured is covered. The beneficiary is named to receive a benefit.

NIA
Let’s check all three.

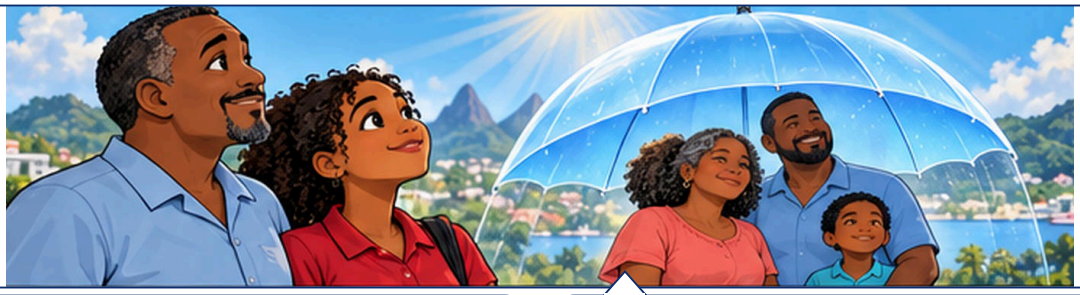


CLIVE
Premium: what do I pay?

NIA
And when? Also ask what happens if a payment is late.

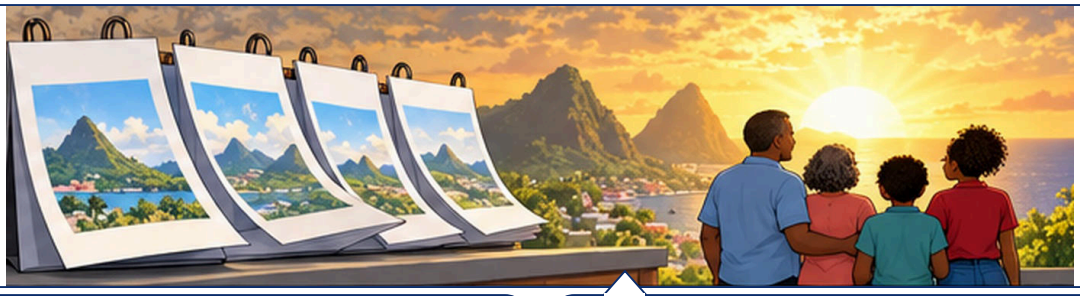
WHAT DOES THIS WORD MEAN?

Questions become a plan.



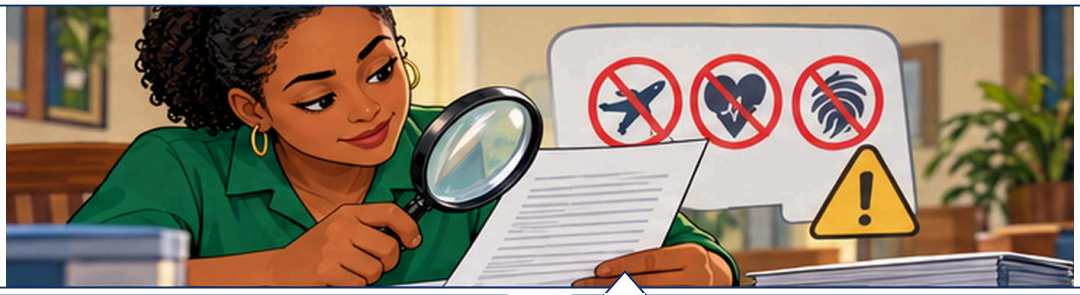
NIA
Sum insured: the stated amount of cover.

CLIVE
I'll ask what could change the amount payable.



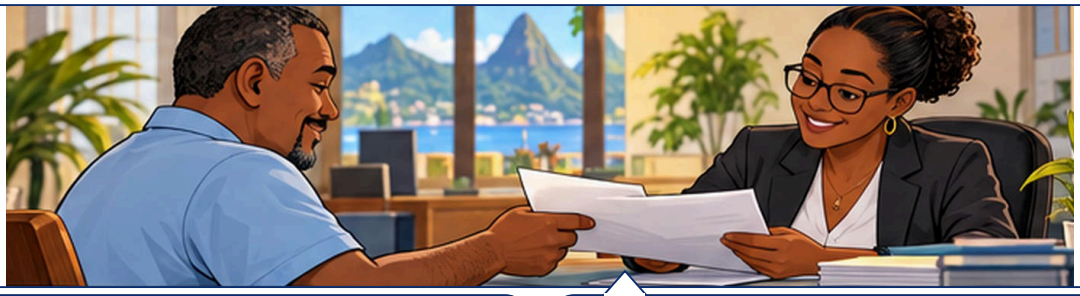
CLIVE
Term: how long does cover last?

MS. JULES
Yes. Check the start, end and any options beyond that.



NIA
Exclusions: what does the policy leave out?

MS. JULES
Read the exact wording. Also check any other limits.



CLIVE
Claim means automatic payment?

MS. JULES
No. It is a request for a benefit. The insurer checks the contract and evidence.

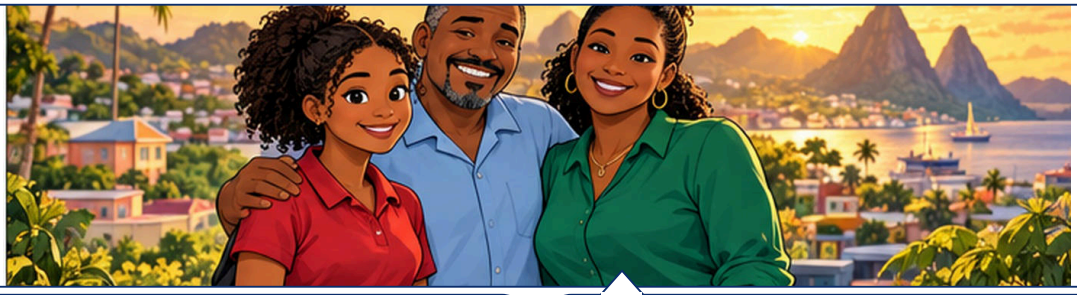
WHAT DOES THIS WORD MEAN?

One decision. A clearer next step.



NIA
Quick test! Premium?

CLIVE
What I pay and when. Beneficiary? Who is named to receive a benefit.



CLIVE
I don’t need to pretend I understand.

MS. JULES
Exactly. Ask until the answer is clear.

YOUR TURN / Be a word detective

01 Circle three unfamiliar words in a sample policy.

02 Turn each word into a plain-language question.

03 Ask where the answer appears in the contract.

04 Keep written explanations with the policy.

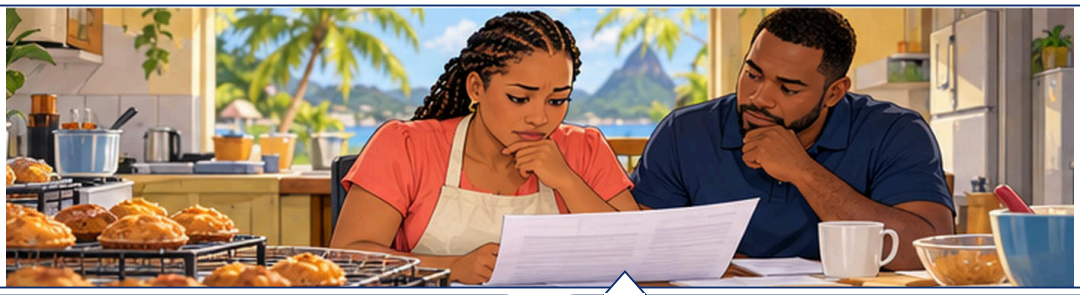
A clear question is more useful than a confident guess.

NEXT ISSUE / TELL THE WHOLE STORY

Policy terms differ. Read the contract and ask a suitably licensed insurance professional.

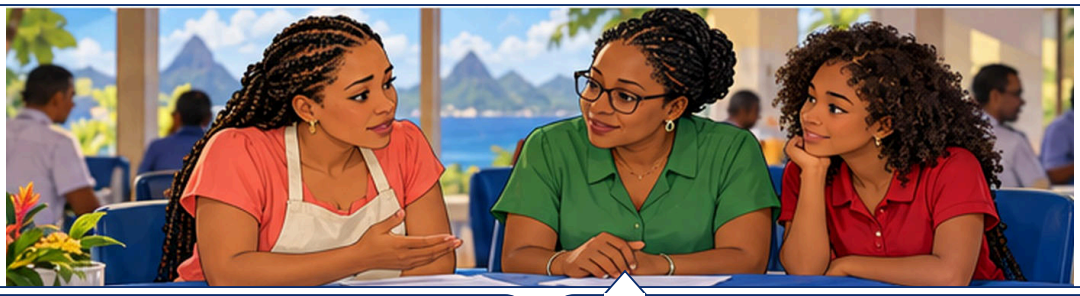
TELL THE WHOLE STORY

Marva faces a difficult application question.



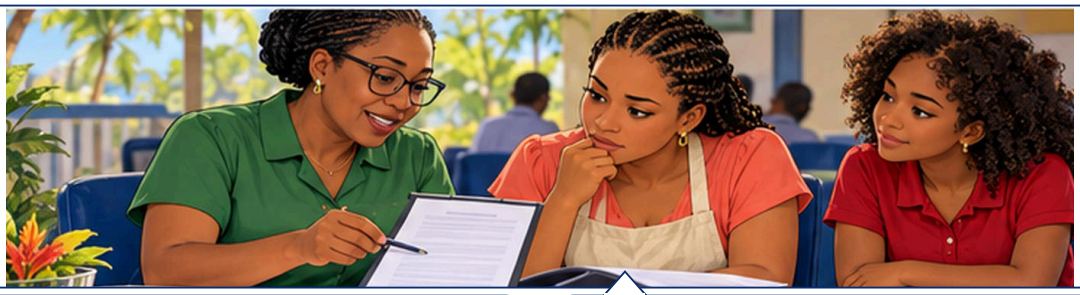
MARVA
It asks about a past health problem. I feel fine now.

DARIUS
Let’s check what the question actually asks.



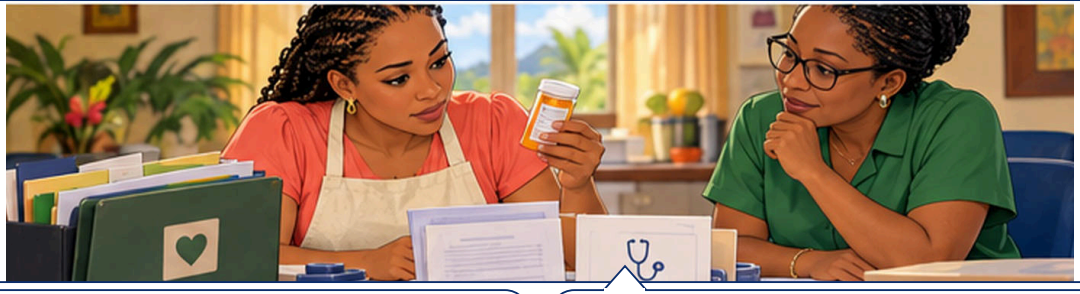
MS. JULES
If the wording is unclear, ask before answering.

MARVA
I’d rather ask than guess.



MS. JULES
Answer fully and truthfully. Don’t leave something out because you fear the answer.

MARVA
Even when it feels uncomfortable.



MARVA
What records do you need? Who will see them?

MS. JULES
Ask how your information is collected, used and protected.

TELL THE WHOLE STORY

Questions become a plan.



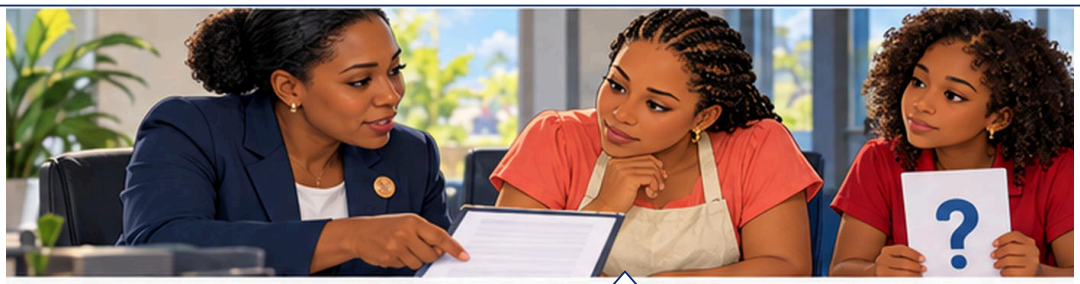
MS. JULES
Underwriting is the insurer’s assessment of your application.

MARVA
So they may need more information before deciding.



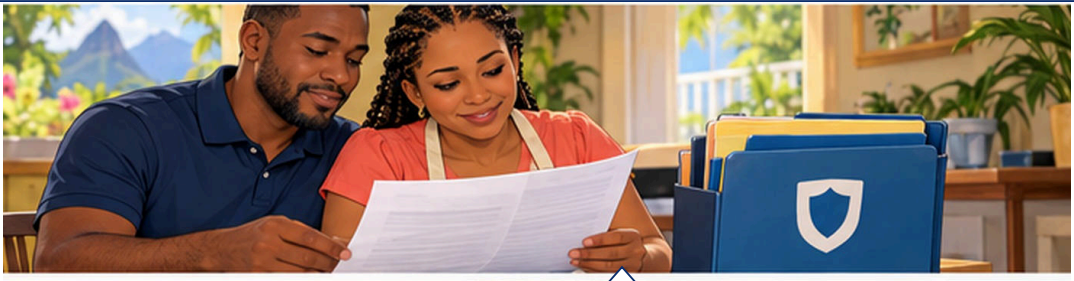
MARVA
Does that mean I cannot get cover?

MS. JULES
Not necessarily. Whether cover is offered, and on what terms, depends on the assessment.



DARIUS
Can anyone promise the price or decision now?

MS. JULES
No. There may be revised terms, more questions or no offer.



MARVA
Before I sign: read every answer, correct mistakes, keep a copy.

DARIUS
And don’t leave blanks for someone to guess.

TELL THE WHOLE STORY

One decision. A clearer next step.



MARVA
If I find an error later?

MS. JULES
Contact the insurer promptly and ask how to correct it.



MARVA
I can’t control the decision. I can give an accurate application.

NIA
And ask questions without feeling ashamed.

YOUR TURN / Before you submit

01 Ask for any unclear question to be explained.

02 Provide the information and records requested.

03 Review every answer before signing and keep a copy.

04 Check any offer carefully; ask when cover actually begins.

An accurate application starts with complete, truthful answers.

NEXT ISSUE / A PLAN THAT CAN LAST

Policy terms differ. Read the contract and ask a suitably licensed insurance professional.

A PLAN THAT CAN LAST

Uncle Clive looks beyond the first price.



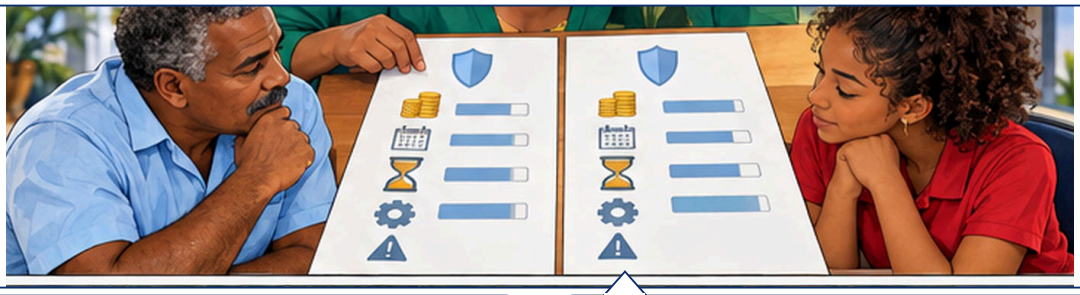
CLIVE
This one costs less. Easy choice?

NIA
Only if we know what we're comparing.



MS. JULES
Who relies on you, for how long, and what resources do you have?

CLIVE
My family and my mother. Let's start there.



NIA
Cover, cost, duration, exclusions and features.

CLIVE
Same questions for both proposals. In writing.

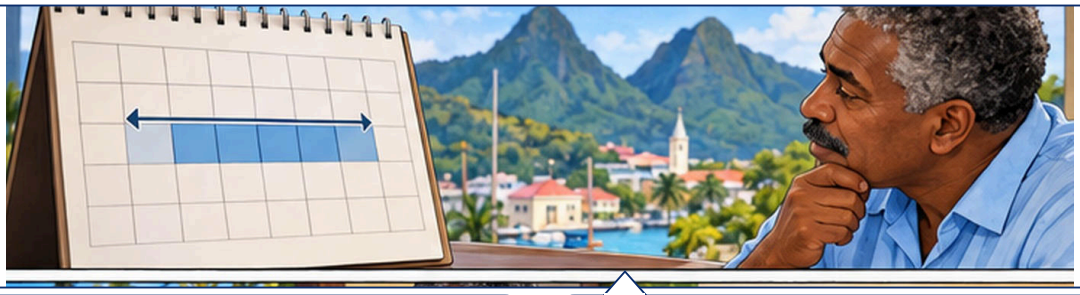


MS. JULES
Choose a payment you can sustain.

CLIVE
My taxi income changes. A busy month isn't the whole year.

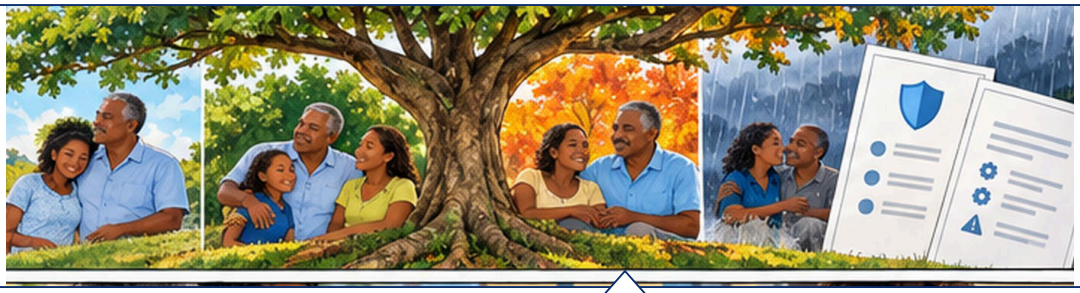
A PLAN THAT CAN LAST

Questions become a plan.



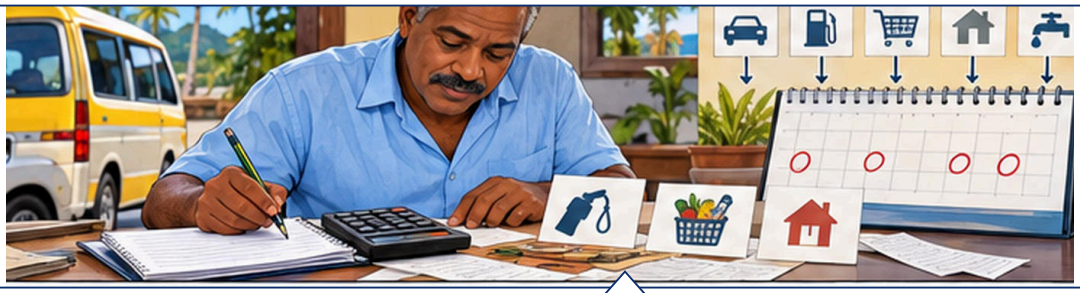
CLIVE
This term policy ends on a stated date.

MS. JULES
Ask about renewal or conversion, if offered, and their conditions and cost.



CLIVE
And the longer-lasting option?

MS. JULES
Check how long cover and payments continue, and what could change.



CLIVE
Let’s test the payment against a slow month.

NIA
And ask what the policy says about missed payments.

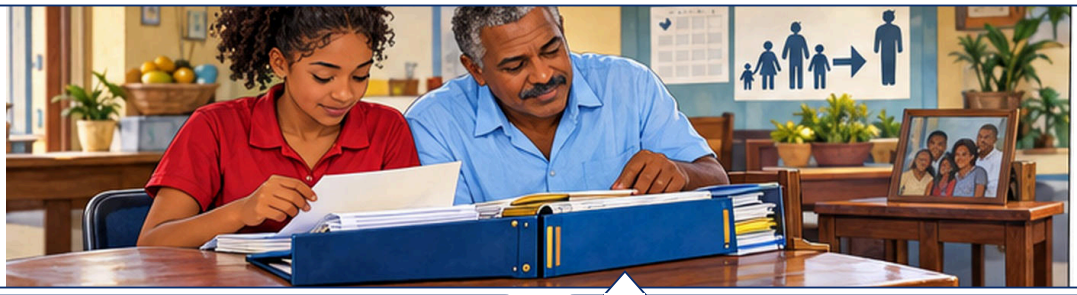


NIA
Cheapest is not automatically best.

CLIVE
Neither is the biggest amount. It has to fit my needs and budget.

A PLAN THAT CAN LAST

One decision. A clearer next step.



CLIVE
If my family, loan or business changes, I'll review the plan.

MS. JULES
Good. New cover or different terms are not guaranteed.



CLIVE
I'm taking time to compare before deciding.

NIA
A plan you understand is a stronger place to start.

YOUR TURN / Compare with care

01 Compare amount, duration, cost, features and exclusions.

02 Check whether premiums or benefits can change.

03 Ask about missed payments and the end of the term.

04 Review after a change in family, debt, work or business.

Compare the cover you need with payments you can maintain.

KEEP GOING / Use the glossary and your personal action page.

Policy terms differ. Read the contract and ask a suitably licensed insurance professional.

KEEP THIS PAGE

The plain-language glossary

Use these meanings as a starting point. The contract supplies the detail.

Policyowner	The person or entity that owns the insurance contract.
Life insured	The person whose life is covered by the policy.
Beneficiary	A person or entity named to receive a benefit, subject to the policy and any other applicable rights.
Premium	The payment due under the policy’s payment schedule.
Sum insured	The stated amount of cover. The amount payable can depend on policy terms and other adjustments.
Term	The period for which the policy is designed to provide cover.
Exclusion	A circumstance or event the policy does not cover. Other limits may also apply.
Claim	A request for a policy benefit, assessed using the contract and required evidence.
Assignment	A transfer of some or all policy rights, for example to a lender. Ask exactly which rights apply.
Disclosure	Providing complete, truthful information in response to the insurer’s questions and requirements.
Underwriting	The insurer’s assessment of the application and supporting information.
Insurability	Whether cover may be offered, and on what terms, after assessment.

Ask for plain-language explanations and keep them with your policy documents.

My next step

One useful action is better than an unanswered worry.

01 The people who depend on my income, care or support

02 The documents I need to find or check

03 Three questions I want answered

04 The person or organisation I will ask

05 My next action and the date I will take it

Keep this page private if you record personal information. Do not write policy numbers, detailed medical information or account passwords here.

A useful plan is one you understand, can maintain and remember to review.

A safer today. A stronger tomorrow.

Using Insurance to Build Economic Resilience



LEARN

Understand the words.
Ask clear questions.

PLAN

Know your needs.
Check your resources.

PROTECT

Compare your options.
Review as life changes.

Created and written by Joseph Dolor

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Consumer reference: Financial Services Regulatory Authority, Consumer FAQs https://fsrastlucia.org/index.php/faqs (accessed 20 October 2026). Guidance consulted on registration, policyholder questions and claims assessment; the stories are fictional.