

No.	Checklist for Young Adults (with no dependants)	Reason	Currently covered?	Your Notes
1	Hospital Insurance for you	Pays for hospital bills on illness or accidents. Hospital bills could be very large and it is these really large bills that you need to ensure that you are protected from.		
2	Critical Illness Insurance for you	Provides payout to support you if you have critical illness. If you cannot work due to critical illness or if you require medication or recovery support that your hospital insurance does not cover, you can use the money from this policy.		
3	Total and Permanent Disability Insurance for you Usually sold together with Term insurance plans.	Provides payout if you are disabled and are not be able to work.		