

FAMILY FIRST: LIFE INSURANCE FOR PARENTS & GUARDIANS

A Snapshot Guide to Protecting
What Matters Most

Brought to you by Safe Hands Bda – Educate. Engage. Protect.

SAFE HANDS **BDA**

Welcome!

Raising children or caring for loved ones comes with big responsibilities and even bigger love.

This short guide is based on our Safe Hands Bda webinar, "Protecting What Matters: Life Insurance for Parents & Caregivers," and gives you the core insights you need to start planning today.

This eBook is your companion guide—designed to help you reflect on what you learned, explore your options, and take your next steps with confidence.

Whether you're a new parent, a guardian, or just starting to explore your options, this eBook offers bite-sized guidance to help you take your first step toward peace of mind.

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Who Should Be Covered?

Life insurance isn't just for the family breadwinner. If someone's absence would create a financial or caregiving gap, they should be considered for coverage.

- 1. Working parents:** Replace income, pay off debts, and fund future goals.
- 2. Stay-at-home parents:** Provide critical unpaid services (childcare, logistics, emotional support).
- 3. Legal guardians:** May need support if stepping in to raise your child.
- 4. Children:** Lock in future insurability with affordable child policies or riders.

Why Life Insurance Matters for Families

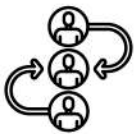
Life insurance helps preserve your child's world — their routines, school, housing, emotional security — if something happens to you. It's not about fear; it's about love and legacy.

- Helps cover living expenses and child-related costs
- Provides stability in the midst of grief
- Buys time to plan and adjust without immediate financial stress



Quick Action Steps

**Want to make a difference in your family's financial future today?
Start here:**



List who depends on you. Consider children, partners, aging parents.



Check your existing coverage. Group life? Private policy? None?



Think about guardianship. Who would step in? Would they need support?



Talk to a licensed life insurance advisor. Safe Hands Bda is an educational platform created by a local life insurance agent to help you prepare and ask the right questions.

About Us

Safe Hands BDA is the personal initiative of Dorota Wysocka Bradshaw, a life insurance consultant based in Bermuda. Launched in 2022, Safe Hands BDA was created not as a sales platform, but as a resource hub—**a space to educate, connect, and empower people through honest conversations about life insurance and financial protection.**

Dorota started the platform shortly after joining the life insurance team at CG Coralisle. Right away, she saw how much confusion and mistrust surrounded the industry—**how many people didn't really understand what life insurance could do for them, or why it mattered.** For her, stepping into this space with transparency and heart felt like the most natural next step.

But her connection to this work goes even deeper. Over a decade ago, Dorota experienced the impact of life insurance firsthand. When her father passed away, the life insurance proceeds helped her, her brother, and her mother navigate an incredibly difficult time with more stability and less financial fear. That experience left a lasting impression—and ultimately planted the seed for what would become Safe Hands BDA.

Today, Dorota offers support to a wide range of individuals and families:

- Young professionals just beginning their financial journey
- Parents and caregivers who want to protect the people who rely on them
- Business owners and key employees working to safeguard their companies and legacies
- Mature individuals looking ahead to retirement with intention

Safe Hands BDA doesn't sell life insurance—it educates. Dorota shares knowledge through conversations, workshops, webinars, LinkedIn posts, e-books, and other resources. Her goal is to make the world of life insurance more understandable, more approachable, and more human.

No matter your background or stage of life, you deserve to feel informed, supported, and secure.

You deserve to be in **safe hands.**

 **Based in Bermuda** | Serving individuals, families, and business owners island-wide





Notes

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