



The COMMUNICATOR

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Do You Know About Our Special Use Life Insurance Products?

“Contingent Life Insurance”

Simply stated Contingent Life Insurance is a plan that would cover a specific situation for a specific period of time.

As an example:

A key person is being underwritten for \$10,000,000 of term life insurance. The traditional life carrier cannot offer conditional binding for this large of an amount. The pending merger of two firms is being held up due to the inability to bind coverage. With Contingent Life Insurance we can make you the hero by offering \$10,000,000 of coverage until which time the traditional life carrier is ready to issue their policy.

“Confidential Insurable Interest”

Confidential life insurance provides insurance protection for anyone with a legitimate financial interest in another individual. This death or disablement insurance can be taken out for the insured person's contractual value, without the knowledge of the insured person.

As an example:

An ex-spouse is to be provided with alimony, yet the responsible party will not gather the

proper life insurance to protect this obligation. Without the insured's knowledge we can offer a policy of life insurance to protect the ex-spouse.

Another example:

A production company has invested heavily into a documentary film with a certain star as the main attraction. Cast insurance did not provide enough to replace their investment, so without the star knowing, the production company was able to secure an additional \$10,000,000 of life insurance for the period of production.

“International Term Life Insurance”

Providing valuable coverage to people that are living outside their home country and traditional life carriers will not offer insurance.

As an example:

A French company with a U.S. office that has several foreign nationals working for them. The U.S. carriers would only offer coverage to the employees who are U.S. nationals. With the International Term Life plan we can provide coverage for all eligible employees.

“Accidental Death”

24 hour coverage can be used to provide a backup for people who find they cannot qualify for traditional life insurance. The reasons they cannot get traditional coverage may be medical, occupational, international travel, etc. AD& D insurance may be purchased for a single day or multiple years. Who buys accident insurance?

- Businesses
- Individuals, groups
- Travelers
- Students

As an example:

An executive is a cancer survivor; his life insurance is not adequate for his needs, but topping it off with accidental death insurance gives him an extra level of comfort and security.

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