



THE COMMUNICATOR

Unique Ideas for Unique Risks

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Disability Buy/Sell Solution

Businesses are structured in various ways these days. Some of these frameworks are partnerships, LLC's and corporations, and within each entity there can be many unique designs causing underwriting issues for the traditional disability insurance marketplace. However, most of these issues can be addressed through customized insurance plans through Petersen International Underwriters.



Here are some examples of cases declined by traditional disability insurance companies:

1. Owners of a firm who are more than 20 years apart in age. (This happens frequently in dentist and physician markets when the senior partner begins to sell off his well established practice to a younger partner.)
2. Owners who have not been in business for more than 2 years.
3. Owners who are over the age of 61.
4. Owners in need of more than \$2,000,000 of buy/sell coverage.
5. Owners who have a small percentage of ownership.
6. Owner with substandard health issues.
7. Owners who frequently travel internationally.

The preceding examples are all scenarios that can be accommodated by Petersen International Underwriters as we provide:

1. No limitations as to age differences of partners.
2. No requirement for the length of business activity.
3. Age limits up to 70 years old or older on a case by case basis.
4. Limits available to \$50,000,000 per person or more if needed.
5. No minimum ownership percentage requirement.

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6. Flexible underwriting regarding health issues.
7. Worldwide coverage (even in war zones).

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