

Entertainment Industry Disability

A Disability Financial Planning Tool

For

People in the
Entertainment Industry

Including

- Actors
- Directors
- Producers
- Writers
- Cinematographers
- Art Directors
- Editors
- Musicians
- Singers
- Dancers
- Stunt Persons
- Special Effects
- Models
- Make-Up Artist
- And Many More



PETERSEN
International Underwriters
Lloyd's Coverholder

ENTERTAINMENT INDUSTRY DISABILITY PLAN

For your clients who work in the entertainment industry, Petersen International Underwriters has developed the Entertainment Industry Disability Insurance Plan. The entertainment industry provides challenges for traditional disability insurance carriers because today's popular entertainers can be tomorrow's old news. Traditional insurance carriers may refuse to insure those working in the entertainment industry as their incomes are not always fixed.

So many case studies for the entertainment industry involve the cocktail party stories of big names with big incomes. Petersen International Underwriters does indeed write jumbo sized cases for the entertainment industry. However, there are thousands of people who earn a good living in the entertainment business but whose names are not recognized by the general public. Traditional disability markets still tend to ignore these occupations and not offer any disability coverage. We are just as happy to help with the smaller cases as we are with the larger cases.



Take The Case Of...

Bill M, a 38 year old voice actor. Bill earns \$125,000 annually doing commercial voice overs. Like most people, he has to get up in the morning and report to work. This might be an audition or an actual studio session. His income supports his family of three, a nice home and two newer automobiles. A disability would cause major financial hardship. Petersen International Underwriters offered this income earner a disability plan that would replace 65% of his income even though his occupation was that of a voice actor.

Entertainment Industry

MOST ALL ENTERTAINMENT OCCUPATIONS CONSIDERED

PIU's Entertainment Industry Disability Insurance Plan was developed to provide actors, musicians, writers, producers, directors, stunt people and many other people working in entertainment, with the coverage they require. This plan covers them all and allows you to prescribe adequate levels of income replacement in the event that a disability leaves them unable to work. This plan can provide monthly benefits from \$1,000 to \$250,000 or more and offers lump sum benefits of as high as \$50,000,000 or more.



FROM THE MAJOR STARS TO THE BEHIND THE SCENES WORKERS

For highly compensated employees, sufficient amounts of disability insurance are incredibly important, though difficult to obtain. However, this plan is not only for your highly compensated clients working in the entertainment industry, but also for the thousands of people that work hard to produce entertainment including the drivers, gaffers, movers and set people. Make sure all of your clients are protected from the financial ruin a disability could bring with the Entertainment Industry Disability Insurance Plan.

COMMON USES

Entertainment disability insurance benefits may also include the following:

- Disfigurement
- Non-Appearance
- Event Cancellation
- Special Risk Coverage
- Domestic Coverage
- International Coverage

