

PERSONAL HIGH LIMIT DISABILITY INSURANCE

A Disability Financial Planning Tool

Daily Uses

- Supplemental Coverage
- Declined by Traditional Carriers
- International Risks
- Hazardous Avocations
- Uninsurable Occupations



PETERSEN
International Underwriters
Lloyd's Coverholder



PROBLEM SOLVING - SUPPLEMENTAL COVERAGE

Group long term disability plans and individual disability plans through traditional carriers will typically leave a person underinsured when their income is \$150,000 or more. At this level of income, the percentage of income replacement typically tends to slide from the needed 65% to levels much below. The solution is simple and easy with Personal High Limit Disability Insurance. Regardless of income, supplemental coverage can be issued to secure 65% to 75% of income replacement. From an additional \$1,000 per month to as much as \$250,000 per month or more is available.



PROBLEM SOLVING - IMPAIRED HEALTH

Have you had your clients declined by traditional disability carriers due to medical history? Petersen International Underwriters has several medical doctors on staff who evaluate and advise on a wide range of health issues. Chances are we can incorporate meaningful coverage into a plan that would benefit your clients.



- Mental/Psychiatric Disorder
- Drug or Alcohol Issues
- Heart or Cardiovascular History
- Kidney Issues
- Diabetes
- Hepatitis
- Liver Functions
- Height & Weight



PROBLEM SOLVING - DIFFICULT OCCUPATIONS

Do some of your clients offer the traditional disability carriers challenges due to their occupations? Artists, Ship Captains, Pilots, Offshore Oil Workers, Fishermen, Stunt People, Actors, Professional Athletes, Writers, and Loggers are only a few of the many hundreds of people to whom we will consider offering disability insurance. Most all occupations are considered.



PROBLEM SOLVING - UNUSUAL INCOME & HIGH NET WORTH

Traditional carriers often decline applications due to significant unearned incomes, high net worth or incomes reported as capital gains. These are not challenges to Petersen International Underwriters, but rather everyday underwriting situations. If a person is working to earn money, chances are we will find a way to insure that person.

PROBLEM SOLVING - SPECIAL SITUATIONS



Many special situations arise where traditional carriers are unable to offer coverage. Petersen International Underwriters can usually find a solution. Some typical examples include:

- Senior Ages
- Working from home
- Aviation exposure
- Number of hours working (part time)
- International risks including war zones
- Hazardous avocations