

Real Life Claim

Personal Disability Insurance



Model Shown

A prominent neurosurgeon purchased an excess disability policy with benefits of \$15,000 per month. The excess disability policy was layered on top of three other disability policies, bringing the total disability insurance coverage to \$35,000 per month.

The surgeon started noticing weakness in his back which spread to other areas. After extensive testing, he was diagnosed with Multiple Sclerosis. In the beginning, he was able to work part time and he began collecting Residual Disability Benefits.

Sadly, the Multiple Sclerosis progressed to the point he was deemed totally disabled and full monthly benefits were paid. At first the medication was keeping the condition stable, and he was able to enjoy time with his family by resting, avoiding heat, and minimizing physical activity. The disease and the weakness spread, and he had increased difficulty walking. He started experiencing incontinence, and finally required full-time care.



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