

TAILORED

# DISABILITY<sub>Income</sub>

I N S U R A N C E

FIVE STAR PROTECTION

Up to \$100,000

MONTHLY BENEFIT



## PROTECT YOUR INCOME

YOURSELF & YOUR FAMILY AGAINST THE UNEXPECTED.

100% REINSURED BY CERTAIN  
UNDERWRITERS AT LLOYDS OF LONDON

# What is Disability Insurance?

Disability Income insurance pays the insured benefits if they cannot work due to an injury or illness. Some policies pay partial benefits if they are only able to work part time.

Disability insurance generally provides replacement of 65% to 75% of income.

## Benefit options:

### Monthly Benefits:

Monthly benefits will commence following the elimination period and will be paid for as long as the total disability continues, but no longer than the benefit period. In the event of multiple separate claims, each claim will have a full benefit period eligibility.

**Up to \$100,000**  
MONTHLY BENEFIT

### Lump Sum Benefit:

A lump sum payment will be paid if the insured person is permanently totally disabled. This benefit is often thought of as the career ending benefit to recoup the loss of future earnings.

Benefits can be up to ten times annual income.

- Up to 5 year benefit term
- Maximum age up to 65

## Waiting period:

Monthly benefits will commence following the elimination period and will be paid for as long as the total disability continues, but no longer than the benefit period. In the event of multiple separate claims, each claim will have a full benefit period eligibility.

- 60 day waiting period
- 90 day waiting period
- 120 day waiting period:

Protect your most valuable asset:  
**YOUR INCOME!**





## Common Uses:

### For Individuals

- Replace Loss of income (To maintain standard of living)
- Funds to cover medical bills
- Childrens College/ tuition costs
- Funds to cover mortgage payments
- And more...

### For Corporations

- Executive benefits
- Funds to replace a key person
- Business continuation
- Salary continuation
- Buy & Sell agreement
- Business overhead expenses
- Bank Loan Indemnification

*Worldwide solutions for the unexpected*

25% of today's 20 year olds  
will become **disabled**  
before they retire.<sup>2</sup>



# ARE YOU PREPARED IN CASE YOU BECOME DISABLED?

A disability can happen to anyone at anytime. Having the right coverage can protect you and your family from the financial consequences of a debilitating injury or illness. Disability insurance provides the necessary financial stability to continue to cover existing responsibilities, as well as become the security your family needs to protect against the loss of future income.

90%

Approximately 90% of disabilities are caused by sickness rather than accidents.\*

## TYPES OF DISABILITY COVERAGES

### PERMANENT TOTAL DISABILITY (PTD)

Covers individuals against permanent injuries or illnesses, resulting in permanent disablement.

PTD will pay a lump sum amount:

- After 12 consecutive months of disability
- Up to 10 times annual salary

### TEMPORARY TOTAL DISABILITY (TTD)

Protects an individual's income while the insured person is temporarily disabled due to accident or illness.

- Up to 75% of your weekly wage
- Waiting periods 60 - 120 days
- Benefit periods up to 60 months

These benefits can be purchased either to supplement any coverage you already have or to provide where there is no current coverage in force.

- Coverage remains with you even if you change jobs
- You may be able to deduct the premiums as a business expense
- Professional groups, may be entitled to discounted coverage



# DISABILITY INCOME

## THE FORGOTTEN INSURANCE



### STATISTICS

# 43%

43% of the people age 40 will have a long-term (90 day) disability event prior to age 65.

-2010 field guide to estate employee & business planning, Donald F. Cady

## Causes of disability

The causes of disabilities are more common than you might think. According to a claims review conducted by the Council for Disability Awareness, common examples of long-term disabilities include:

- Neck and back pain
- joint, muscle and tendon disorders
- Foot, ankle and hand disorders
- Cancer
- Heart and circulatory disorders;
- strokes
- Physical injuries

PREMIUMS ARE WAIVED DURING DISABILITY



# 100% CUSTOMIZABLE

WE CAN CUSTOMIZE A DISABILITY  
POLICY TAILORED TO YOUR NEEDS.

100% REINSURED BY CERTAIN  
UNDERWRITERS AT LLOYDS OF LONDON

# REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

## Lloyd's Financial Market Ratings

**A<sup>+</sup>**

STANDARDS & POOR'S A+ (STRONG)  
FITCH RATINGS A+ (STRONG)

**A**

A.M BEST A (EXCELLENT)





## CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN  
UNDERWRITERS AT LLOYD'S OF LONDON

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