



IDU's Buy Sell Coverage High Limit Disability Insurance



When funding a Buy Sell Agreement, it is vital to consider Disability Insurance. Without proper business continuation planning, the risk of an owner experiencing total disability can be financially devastating, however many businesses are unable to appropriately cover their needs through traditional DI carriers due to their limitations. We help businesses ensure maximum financial protection by transferring this risk with the use of our High Limit Buy Sell coverage. IDU's rich benefits, creative plan designs, and aggressive underwriting will help you craft a plan to protect your business clients.

Product Details:

- Aggregate limits of **\$50M** and higher
- Monthly issue limits of \$250K+ per month
- Policy Terms: 1 to 5 years
- Benefit Periods: 12 to 60 months
- Elimination Periods: 90 to 730 days
- Own Occupation Definition of Disability
- Benefits structured as Monthly, Lump Sum or Combination Payouts
- **Ability to place a Guaranteed Standard Issue (GSI) program on groups of 3 or more**
- Ability to layer on top of existing coverage or insure 100% of exposure
- **NO MEDICAL EXAMS!**



Domestic Shortfalls:

- Limited benefit amounts
- Business size and structure restrictions
- Ownership percentage limitations
- Ages 60 & above



Target Markets:

- Family owned businesses
- Law firms
- Medical practices
- Gray & blue-collar businesses
- Financial firms
- Technology companies

Sales Opportunity

IDU's Buy Sell Guaranteed Standard Issue (GSI) makes securing coverage for your business clients quick and simple by enrolling individuals with a group census and employer completed application. GSI plans are available to groups of 3 or more as long as enrollment is mandatory and 100% of the defined group is included*. Guaranteeing the underwriting process upfront allows you to offer this valuable coverage to your clients with confidence and maximize commission opportunities in the process. **Consideration and offerings dependent on group profile and coverage needs.*