



## IDU's Impaired Risk Protection Specialty Disability Insurance



Due to adverse risk factors, many individuals are faced with the challenge of obtaining quality disability protection. At IDU, we underwrite a wide range of medical conditions and unique occupations, providing access to valuable coverage for even the toughest to place cases. As pioneers in the high-risk disability market, IDU has successfully delivered solutions for 30+ years to help protect your client's most important asset, their income.

### Product Details:

- Aggregate limits of **\$50M** and higher
- **Monthly issue limits of \$250K+ per month**
  - Replacement Ratios up to 75%
- 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
- Waiver of Premium
- Survivorship & Recovery Benefits
- Residual & COLA Riders
- **NO MEDICAL EXAMS!**



### Domestic Shortfalls:

- Occupational based benefit limits
- Conservative medical underwriting
- Ages 60 & above



### Commonly Accepted Conditions:

- Cancer
- Arthritis
- Diabetes
- Mental/Nervous Conditions
- Cardiovascular Disorders
- Musculoskeletal Issues
- Build Challenges
- Alcohol & Drug Abuse History
- Sleep Apnea
- Systemic Lupus

### One-Stop-Shop

IDU offers a suite of diverse products with various benefit structures, features, and pricing to address different client concerns and profiles. Presenting more than one option overcomes sales objections by helping the client feel comfortable that they've selected the right solution. Partnering with IDU streamlines your sales process and increases the likelihood of success by furnishing multiple quotes from a single request.