

ACCIDENTAL DEATH & DISMEMBERMENT HIGH-LIMIT ACCIDENTAL DEATH BENEFIT

Did you know that one of the leading causes of death is due to accidents?

Give your clients peace of mind by choosing IDU's Accidental Death coverage. These policies provide access to high issue limits, avoid domestic restrictions on foreign travel, and can include coverage for specialty hobbies or other high risk activities. The optional dismemberment rider enhances your coverage to incorporate valuable living benefits.

KEY FEATURES

- Aggregate Limits of **\$50M+**
- Policy Terms up to 3 Years
- **24/7 Worldwide Protection**
- Ability to include Accident-Only Disability Coverage
- Benefits Factored up to 10x Income with consideration for more coverage
- Coverage includes protection from Disappearance
- **Written for either Individuals or Groups**
- Dismemberment paid on benefit scale depending on loss of limb or sight

DOMESTIC SHORTFALLS

- Life Insurance Travel
- Benefit Limits
- Foreign Residents
- International Travel
- High Risk Avocation

TARGET MARKETS

- Business Owners
- Executives
- Sports & Entertainment
- Spouses & Family Members
- Key Employees
- High Risk Occupations



STREAMLINED APPLICATION PROCESS

Obtaining our AD&D coverage is a quick and easy process that allows you to implement coverage almost immediately with only an application required. With IDU's short form application and no medical underwriting, the streamlined application process protects clients in unexpected situations, making all the difference in time sensitive matters.