



BUSINESS OVERHEAD EXPENSES (BOE) HIGH LIMIT DISABILITY INSURANCE

One of the largest risks to a business is simply not having the cash flow to cover ongoing operational business expenses. When an owner or a key person in a business suffers an illness or accident the financial impact to that company can be significant. IDU's High Limit BOE coverage equips companies with customized plan designs, unmatched limits and unique policy features.

KEY FEATURES

- **\$200,000+** per month issue limits
- Aggregate limits of **\$10,000,000** and higher
- Policy Terms up to 5 years
- Elimination periods of 30, 60, 90, 180 or 365 days
- Own Occupation Definition of Disability
- Ability to place in our Guaranteed Standard Issue (GSI) program on a group of 3 or more
- Available to age 65 with individual consideration up to age 75
- Substandard health risk options available

DOMESTIC PRODUCT SHORTFALLS

- Limited benefit amounts
- Employee counts above 15
- Occupational declines
- Impaired health risks
- Ages 60 and above

TARGET MARKETS

- Small & Mid-sized Business
- Law Firms
- Medical Practices
- Gray & Blue-Collar Business
- Financial Firms
- Accounting Practices
- Technology Companies

SALES OPPORTUNITY



When helping your clients obtain high limit BOE coverage consider utilizing our Guaranteed Standard Issue (GSI) program. Available for a group of 3 or more our underwriters will consider your clients for a GSI offer. Guaranteeing the underwriting process upfront allows you to offer this valuable business overhead expense coverage to a select group quickly and with confidence.

