

BUY SELL

HIGH LIMIT DISABILITY INSURANCE

At IDU, we help businesses design solutions to transfer their disability risk with the use of Buy Sell high limit coverage, ensuring maximum financial protection. Companies are facing an abundant amount of restrictions in the domestic market, increasing the need for a viable solution. IDU's creativity, experience and underwriting savvy can help you create a plan to protect your business clients.

KEY FEATURES

- Aggregate limits of **\$50 million** and higher
- Policy Terms 5 years or **10 years**
- Elimination periods of 90, 180 or 365 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 a group of 3 or more
- Available to age 65 with individual consideration up to age 75
- Substandard health risk options available
- Continuation of benefits regardless of recovery once Buy Sell transaction has occurred

DOMESTIC SHORTFALLS

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

TARGET MARKETS

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

SALES OPPORTUNITY



When helping your clients obtain high limit Buy Sell 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 Buy Sell coverage to a select group quickly and with confidence.