

## **ENTERTAINMENT COVERAGE**

HIGH LIMIT INSURANCE

## Set the Stage with IDU's Solutions

At IDU, we understand finding appropriate coverage options for the Entertainment Industry is challenging due to factors such as fluctuating incomes, schedules, and occupational risks. With a range of superior products, specialized underwriting expertise and white glove service standards, we deliver high limit insurance solutions to the stars and their supporting cast members. By utilizing our high end consultative approach, IDU can provide you with the best solutions for your star clients.

TYPES OF COVERAGE
Income Protection
Key Person Disability
Contractual Protection Insurance
Death, Disgrace & Disability
High Limit Accidental Death
Event Cancellation

## **TARGET MARKETS**

- · Actors / Performers
- · Authors / Writers / Journalists
- Directors / Producers
- Music Industry Professionals
- Film & Theater Industry
- Agents & Business Managers
- Event Promotors & Venue Operators
- · Advertising & Sponsorships
- · Social Media Influencers

## **KEY FEATURES**

- Aggregate limits of \$50M and higher
- Policy Terms: 1, 3 or 5 years
- Monthly Temporary Total Disability
- Lump Sum Permanent Total Disability
- Combination Monthly + Lump Sum
- Residual & COLA Riders

- Flexible Financial Underwriting Strategies
- Standard Elimination Periods: 90 to 365 days
- Monthly Benefit Periods: 12 to 120 months
- 3rd Party or Personally Owned Coverage Options
- Own Occupation Definition
- Multi-life and Guaranteed Standard Issue Available