



## IMPAIRED RISK INCOME PROTECTION HIGH LIMIT DISABILITY INSURANCE

IDU believes all clients should have access to an income protection plan. Unfortunately, many clients are faced with the challenge of obtaining coverage in the domestic market due to one or more health conditions. At IDU, we underwrite and accept a wide range of conditions and provide access to valuable coverage for these clients. As the pioneers in the high-risk disability market, IDU has successfully delivered solutions for over 30 years to help protect your client's most important asset, their income.

### KEY FEATURES

- Aggregate Limits of **\$20M+**
- Replacements ratios up to 75%
- **\$200K+** per month issue limits
- **Own Occupation Definition**
- Monthly Benefit Payouts
- Benefit Periods 12 to 60 Months
- Policy terms:
  - 1, 3, 5 & **10 Years**
  - **Guaranteed renewable to age 65**
- Premium Modes of: Monthly, Quarterly, Semi-Annual, & Annually or, Single Pay 20% Discount
- Waiver of Premium
- Graded Benefit Options
- Residual & COLA Riders
- Hospital Indemnity & Survivor Benefits

### COMMONLY ACCEPTED RISKS

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



### DOMESTIC SHORTFALLS

- Restrictive underwriting
- Specific Medical Impairments
- Ages over 60

### ONE STOP - MULTIPLE OPTIONS

IDU offers a suite of diverse products, each providing various structures, features, and pricing meeting 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.