



KEY PERSON HIGH LIMIT DISABILITY INSURANCE

IDU's Key Person Disability Product is designed to protect a business in the event an individual, paramount to the success & financial well-being of the organization, suffers a temporary and/ or permanent disability preventing them from executing their roles and responsibilities. This coverage is available for all key employees, including those with any percentage of ownership.

KEY FEATURES

- Aggregate limits of **\$50 million** and higher
- Issue limits up to **10x income**
- Policy Terms 5 Years or **10 Years**
- Own Occupation Definition of Disability
- Benefit Structured as Monthly, Lump Sum or Combination
- 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

BENEFIT USAGES

Benefits can be used however the organization sees fit, including but not limited to:

- Recovery of Productivity Losses
- Recruitment/New Hire Expenses
- Succession Planning Costs
- Severance/Benefit Payments

TARGET MARKETS

- Key Executives
- Business Owners
- Top Talent
- Revenue Drivers

SALES OPPORTUNITY



A majority of companies have not completed a financial risk assessment of their exposure, to the loss of key talent due to a disability, and are unaware of how to best protect themselves. Partnering with IDU allows you to position yourself as the go-to financial advisor providing Key Person DI solutions for your business clients. IDU designs multiple customized plans that address both immediate short term needs and permanent catastrophic losses.

