



LOAN INDEMNIFICATION PROTECTION

FLEXIBLE, HIGH LIMIT DISABILITY INSURANCE

IDU delivers High Limit Loan Indemnification solutions tailored to each client's specific loan obligation structure. Frequently, the domestic market declines or limits clients loan protection coverage based on occupation, ownership percent and organization size. At IDU, we approach these risks differently by offering a wide range of flexible product designs. With the ability to protect up to 100% of the loan including interest charges, IDU's Loan Indemnification coverage protects individuals and businesses from defaulting on their obligations in the event the payor suffers a disability.

KEY FEATURES

- Aggregate limits of **\$50M** and higher
- Monthly benefits up to **\$250,000**
- Own Occupation Definition
- Policy Terms: 1, 3 or 5 years
- Benefit Periods: 90 days up to 5 years
- Elimination Periods: 90, 180, or 365 days+
- Personal or third-party policy ownership
- Structured benefits mirroring loan payments
- Named beneficiary can be lender or collaterally assigned
- Waiver of Premium
- Premium modes:
 - Monthly, Quarterly, Semi-Annual & Annually
- Unemployment Coverage

DOMESTIC SHORTFALLS

- Benefit Limits
- Pre-Existing Medical Conditions
- Ages 60 and above
- Inflexible benefit structures
- Untraditional Loan Agreements
- Occupational Restrictions

TARGET MARKETS

- Small & Family Owned Businesses
- Non-Traditional Lending Agencies
- Banks & Lending Institutions
- General Business Owners
- Private Practices

SALES OPPORTUNITY



Many companies and private practices have multiple owners responsible for a portion of a total business loan obligation. When helping these clients obtain Loan Indemnification coverage on groups of 3 or more, consider utilizing IDU's Guaranteed Standard Issue (GSI) program. Simplifying the underwriting process allows you to offer this valuable business loan coverage to a select group of clients quickly and with confidence.