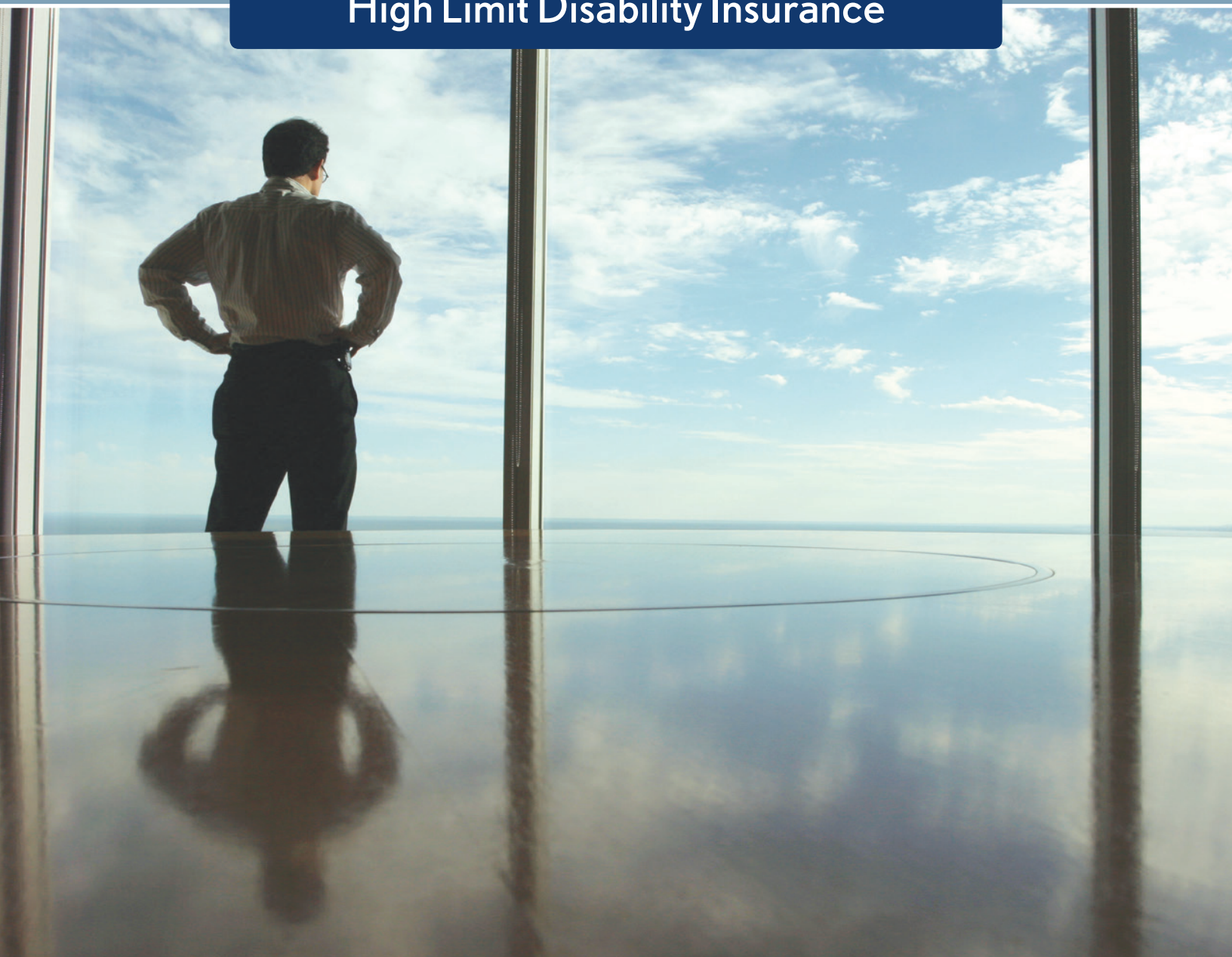


# High Limit Disability Insurance



*Access Experience. Get Results.*



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# High Limit Disability Insurance



The High Limit Disability Plan is designed for the white collar market and has issue limits of \$50,000 per month or more with participation limits up to 75% for personal disability and 100% for business uses.

Disability insurance is an integral part of a secure financial plan especially for highly compensated executives. This plan allows executives to maintain their standard of living in the event that an injury or illness leaves them unable to work. Disability insurance is invaluable for any person in any occupation; a plan like this one will ensure clients' can continue their standard of living despite a debilitating accident or sickness. The High Limit Disability Insurance plan utilizes the strengths of the Lloyd's of London market and Pembroke Syndicate 4000.

## Policy Wording Problem Solving

Traditional disability insurance carriers do a great job with general risk needs, but there are often niche/specialist risk areas where they choose not to participate. The following examples are cases where the admitted market falls short on coverage.

## High Net Worth & Unusual Income

Occasionally, disability applications are declined due to a high net worth, or "too much" unearned income, or income which is reported through capital gains. These problems are easy to overcome and our underwriting experience has shown good results in this market.

## Supplemental Coverage

How much is enough disability insurance? Our industry teaches us that for personal income replacement the answer is 65% - 75% of income. Long term disability plans set out with this goal in mind, but these types of plans have a benefit cap, which means that higher paid employees or owners will often receive less than 65%. The higher the income, the lower the percentage of income covered. Individual disability plans available from traditional carriers start off insuring around 65% of income, but as income goes up, the percentage of income covered goes down.

## Occupations

One of our strengths is the ability to provide benefits to specific occupations including the following: actor, singer, musician, composer, dancer, flight attendant, martial arts instructor, merchant marine, police officer, stunt man, writer, offshore oil worker, civil employee, miner, fisherman, pilot, air traffic controller, or artist.

## International

High frequency international travel or travel to high risk areas can cause underwriting issues for traditional carriers. Foreign nationals working for a U.S. firm or U.S. nationals working outside the USA. These problems are easily solved with our unique underwriting.

## Senior Ages

People are living longer, feeling better and are not enticed by pension plans to retire young or withdraw from a successful firm. At age 60 many people are at their professional peak. Perhaps their retirement plans were badly crippled in the recent recession, or life changes have made it a necessity to continue to work for a living. Most carriers only issue coverage up to age 63 and have even younger cut off ages for some disability plans such as Overhead Expense and Buy/Sell. We are ready to assist with disability insurance plans for individuals well into their mid 70s.

## High Risk Activities

Special situations are not difficult, they are just, "special." Sometimes a perfect candidate for disability insurance has a vocation that the other carriers feel increases risks to such an extent that they are no longer able to participate. We can address many vocations with either primary coverage or with a carve-out to provide coverage *only* while participating in the perceived high risk vocation.

## Special Situations

Many special situations arise where other carriers are unable to offer coverage. These situations may include: working overseas, family businesses, war zone coverage, hours worked per week, working out of a home, severance temporarily unemployed. Our expertise and experience enables us to consider underwriting these special risk situations.

## Limits up to \$10M per person



# Contacts & Submissions

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## Pembroke

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### SYNDICATE 4000

Petersen International Underwriters in partnership with Pembroke Syndicate 4000 will provide product information, proposals, underwriting and policy issue service.

#### About Ironshore

Ironshore provides broker-sourced specialty property and casualty insurance coverages for varying risks on a global basis through its multiple international platforms. The Ironshore group of companies is rated A (Excellent) by A.M. Best with a Financial Size Category of Class XIV. Ironshore's Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best and A+ (Strong) from both Standard & Poor's and Fitch. For more information, please visit [www.ironshore.com](http://www.ironshore.com)

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