

# Real Life Claim

## Personal Disability Insurance



Model Shown

A "Top 10 American Lawyer" ranked law firm understood the existing income protection benefits of the firm were not keeping pace with the income of the partners. The firm decided to purchase an excess disability insurance policy for all partners to bring the protection up to a more appropriate level.

The experienced insurance broker developed an offer that replaced 70% of income and included multiple riders, including a Mental and Nervous Exclusion Buy Back Rider.

Eighteen months after the program was initiated, a senior intellectual property partner found herself in need of the benefits. The partner had an extensive medical history including leukemia and many other major conditions. Surprisingly, the partner did not find herself unable to work due to the medical conditions. The medical history contributed to her symptoms of anxiety and depression which was too much to overcome with her highly-stressful job.

The firm had multiple underlying disability policies and the senior partner had a total of \$68,000 per month from all insurance sources including the \$24,000 per month from the excess disability insurance plan.

Sadly, after four years since the disability began, the partner has been unable to recover and return to work. The optional Mental and Nervous Exclusion Buy Back Rider provided the full twenty-four months of benefits.

Contact Us



**Ron Hyman**

Insurance Shops  
246 Bustleton Pike  
Feasterville, PA 19053

(215) 613-4999

(800) 901-1699

ron@insshops.com

www.insshops.com