



International Disability UNDERWRITERS

ANCILLARY PRODUCTS CATALOG

www.iduinc.com 1.800.954.6182

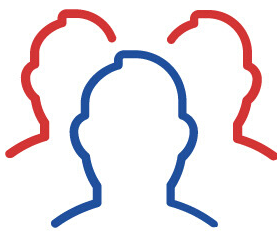
WHY CHOOSE IDU?

- We pride ourselves on cultivating a high performing, diverse team with exceptional and various professional backgrounds and experiences.
- We consistently deliver unique, customized offers to our producers and clients with top-tier service.
- We have a dedicated team of veteran underwriters with a minimum of 10 years' experience each, totaling over 150 years of underwriting knowledge combined.
- We utilize cutting edge, proprietary technology to ensure quick, secure, and accurate, enrollment and sales support.



Our mission is to deliver a multitude of diversified A&H products with distinguished, creative insurance offerings and superior underwriting expertise; bringing a new, comprehensive product portfolio to the excess and impaired disability marketplace.

WHO WE ARE



TREAT CLIENTS AS PARTNERS



UNDERWRITING EXPERTISE



INSURE THE TOUGHEST CASES



CUSTOMIZED SOLUTIONS



CONTINGENCY INSURANCE

IDU's robust suite of Contingency Insurance products allows for clients from all market types and profiles to secure their investments whether that be an event, sponsorship, contractual obligation or promotional offering.

TYPES OF COVERAGE:

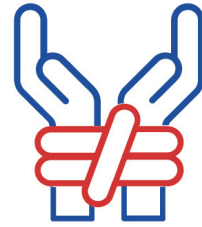
- Death, Disgrace & Disability
- Event Cancellation
 - Non-Appearance
 - Weather Guard
 - Key Person Illness or Travel Delay
 - Property Damage
- Loss of Attraction
- Prize Indemnity & Over Redemption
- Political, Violence, & Terrorism

TARGET INDUSTRIES

- Concert Promoters
- Event Organizers
- Band Managers
- Sponsors
- Advertisers
- Media Companies
- Sporting events/venues
- Theaters

KEY FEATURES

- Policy Terms up to 3 years
- Worldwide Coverage
- Limits up to & above \$30,000,000 per event
- Coverage Add-Ons:
 - Communicable Disease
 - War, Terrorism & Active Shooter
 - National Mourning
- Net ascertained loss indemnity based on revenues or expenses
- Examples of covered weather events:
 - Flood
 - Power Failure
 - Snow
 - Postponement



KIDNAP & RANSOM (K&R)

Usually when one hears the phrase "Kidnap & Ransom" they instantly think of a favorite action movie scene, but the reality is much more emotionally, financially and potentially physically damaging. When individuals and groups are traveling and operating in high-risk areas around the world, they can be more vulnerable to security risks, threats and extortion.

The K&R Product provided by IDU is designed to not only reimburse expenses with Kidnapping, but more importantly, return victim(s) back to safety as quickly and seamlessly as possible. Clients will have greater peace of mind knowing that should an abduction occur, their K&R Policy includes a dedicated team specializing in handling ransom negotiations and vital security measures.

PROTECTION AGAINST:

- Assault
- Child/Adult Abductions
- Extortion
- Hijacks
- Hostage Situations
- Kidnapping
- Threats
- Unlawful Incarcerations
- Death or Dismemberment

KEY FEATURES

- Aggregate benefits exceeding \$50M
- Policy Terms from 1-5 years
- Worldwide Coverage
- Crisis & Negotiation Team Resource
- Reimbursement for Expenses Related to:
 - Travel & Accommodation Costs
 - Psychiatric & Medical Care
 - Reward & Ransom Money
 - Security Measures
 - Financial Loss
 - Legal Advice

TARGET INDUSTRIES

- Individuals, families & groups traveling abroad
- Companies with sensitive cyber information
- Missionaries
- Volunteers working abroad
- High profile professionals and entertainers



CONTRACTUAL PROTECTION (CPI)

One of the most unique and creative products in the Lloyd's space, IDU's Contract Protection Insurance provides Any Cause Death Benefits for key persons with no medical underwriting requirements beyond an application. The streamlined nature of the underwriting enables IDU to place a death benefit policy within 24 hours or less, which, when dealing with sensitive contractual business agreements, can be the difference between success or a costly failure.

KEY FEATURES

- Aggregate benefits exceeding \$50M
- Policy terms from 30 days up to 2 years
- Coverage renewable
- Own Occupation definition of disability
- No medical underwriting requirements
- Ability to waive confidentiality with underwriter approval
- Coverage worldwide

REQUIREMENTS

- Third party owned
- Streamlined Application
- Disclosure of known medical or adverse risk details
- Contract in place between Insured and policy owner
- Coverage confidential
- Benefits not to exceed contract non-performance net ascertained loss

TARGET INDUSTRIES

- Lending organizations
- Sponsors
- Entertainment professionals
- Business owners & corporations
- Venture Capitalists
- Public Relations
- Mergers & Acquisitions

PRODUCT USAGES

- Buy Sell Contracts
- Key Person Protection
- Loan Agreements
- Mergers & Acquisitions

**Personalized service with
the products you need and
underwriting expertise you
want.**



ACCIDENTAL DEATH & DISMEMBERMENT

Accidents, by definition, are unavoidable and unexpected and these terrible incidents can have lasting consequences far beyond an immediate loss of limb, disablement or even death. While a terrible thing to consider happening, having a safeguard in place to mitigate the financial and emotional burdens that inevitably come along with an accident can make all the difference and provide peace of mind for yourself and loved ones. IDU's Accidental Death product supplies protection at far higher limits and much greater flexibility than those found in the domestic market.

KEY FEATURES

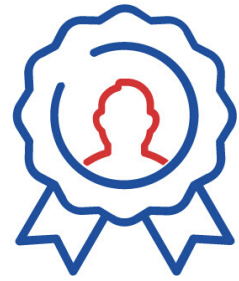
- Aggregate benefits exceeding \$50M
- 24/7 Worldwide coverage
- Policy terms up to 3 years
- Accidental coverage, ability to include:
 - Dismemberment
- Coverage includes protection from Disappearance
- Written for either Individual or Groups
- Dismemberment paid on benefit scale depending on loss of limb or sight
- Streamlined application process enabling coverage to be placed within 48 hours or less

TARGET MARKETS

- Foreign travel needs
- Significant domestic travel
- High risk avocations
- White collar professionals
- Spouses & family members
- Terrorism risks
- Blue & gray collar occupations



International Disability
UNDERWRITERS



SUPPLEMENTAL EXECUTIVE RETIREMENT PROGRAM (SERP)

SERP is a form of deferred-compensation plan corporations often use as a way to reward and retain key executives. When these individuals do experience a total disability, the company could potentially be at a loss of both the key performer and the obligation owed. This outstanding financial obligation can either be reimbursed or supplemented with IDU's SERP Product.

Plan designs are tailored to fit the organization's needs and group profile. With the ability to offer flexible benefit options at limits far above standard insurance carriers. IDU's SERP Product is an excellent and creative solution for attracting and retaining MVPs of any organization.

KEY FEATURES

- Policy Terms up to 5 Years
- Aggregate benefits exceeding \$50M
- Third Party Needs
- Corporate Paid Participation Plans
- Ability to waive individual applications
- Creative Benefits Structures:
 - Monthly
 - Lump Sum
 - Combo: Monthly + Lump Sum
- Own Occupation Definition of Disability
- Elimination Periods: 90, 180 & 365 days
- Monthly Benefit Periods: 12, 24, 36, 48, 60 & 120 months
- Covered forms of compensation:
 - Salary
 - Bonus/Commissions
- Flexible premium payment options
- Applications pre-filled based on census data
- Minimum of 1 Life
- Age caps driven by corporate agreement
- Waiver of Premium

REQUIREMENTS:

- Group Census Data
- Streamlined Application
- Copy of Disability Retirement Funding Plan
- Cause Only Underwriting
- Insured working on full time basis

**Personalized service with
the products you need and
underwriting expertise you
want.**

**All plan designs availability dependent on group size and profile*

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