

Disability Overhead Expense Insurance

Disability Overhead Expense Insurance

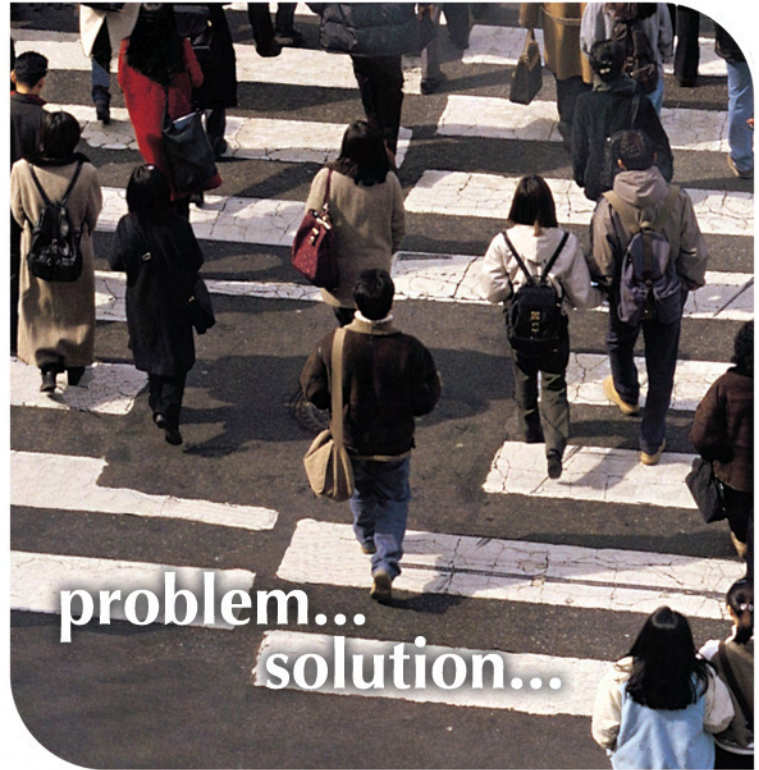
Professional Insurance Agents who know disability insurance understand many of the problems and limitations from the traditional disability underwriters. Since 1973 Petersen International Underwriters have been bringing to the market solutions to most of these limitations.

The Problem

Traditional disability carriers are typically limited to a maximum of \$30,000 per month in Overhead Expense coverage and for certain occupations even less.

The Solution

Building on top of the maximums available from the traditional carriers, Petersen International issues benefits amounts of \$100,000 per month or more. Participation is up to 100% of eligible expenses.



The Problem

Professional groups, such as doctors and dentists are often declined coverage by the traditional carriers when it is deemed that there are too many other professionals within the organization. The rationale is that the other professionals can assume the responsibilities of the disabled partner.

The Solution

Most professional groups are already at 100% capacity and to try to push an additional work load onto the healthy partners is a recipe for mal-practice. Provided there is a formula for attributing expenses to each professional within the group, Petersen International Underwriters understands this situation and is willing to write primary coverage (as opposed to supplemental coverage) if primary coverage cannot be obtained from traditional carriers.

The Problem

Many Professional Groups have several specialists on staff. A healthy partner may not be able to cover for a disabled partner, simply due to lack of expertise.

The Solution

Petersen International Underwriters sees this situation as a legitimate concern and has the ability to provide coverage for different specialties within a group.

Offering the ability to consider Disability Business Overhead Expense for professional practice groups has been something Petersen International Underwriters has been doing successfully for 34 years. Our underwriting department understands this risk and makes available individual underwriting for small groups of less than 5 persons, simplified underwriting for groups of 5-9 and guaranteed issue for groups of 10 or more.

*This is a brief description of the insurance provided by this plan.
The Certificate of Insurance is the complete description of coverage.*