



What Types of Disability Coverage are Available?



Individual Disability

Long Term Individual Disability - income protection for an accident or illness lasting longer than two years.

Short Term Individual Disability - income protection for an accident or illness lasting less than two years.



Multi-Life Options

Guaranteed Issue Multi-Life - simplified issue disability insurance for businesses insuring 10 or more lives.*

Fully Underwritten Multi-Life - discounted disability insurance available to groups/employees applying for policies together.



Business Protection

Business Overhead Expense - reimbursement benefit for documented overhead expenses.

Buy-Sell Protection - protection to fund a buy-sell agreement between multiple owners in a company.

Key Person Replacement - protection for a business should a key employee become disabled.

Loan Protection - reimbursement for a loan payment.

Additional Niche Coverages

Accidental Death & Dismemberment - lump sum payment in the event of accidental death or dismemberment.

Critical Illness - lump sum payment in the event of a diagnosis of a pre-specified illness.

Priority Income Protection - income protection limited only to accidents or illnesses that occur "off-the-job."

Retirement Contribution Protection - replacement of retirement account contributions in the event of a disability.

High Limit Supplement - supplemental income protection for high earners who max out of their individual disability plan.

Athlete Protection - protection for athletic contracts, sponsorships and/or future earnings.

Kidnap & Ransom - reimbursement for costs incurred during a kidnapping or extortion.

Contact the **Jeff Ellis at 212-586-8311** or e-mail at **JEllis@Frontierbis.com** to learn more about disability income insurance.

*All guarantees subject to the terms and conditions of the contract at time of issue and to the claims paying ability of the issuing insurer.



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