

## **Accidental Death Insurance**

Accidental Death Insurance is an excellent solution for life risks where traditional life insurance is not available or feasible - or when the risk of loss is mostly accident-related. Accidental Death policies can be designed with a great deal of flexibility with policy terms from one day to three years and generally can be bound within a matter of hours.

## ACCIDENTAL DEATH COVERAGE CAN BE PLACED FOR ANY OF THE FOLLOWING PURPOSES:

- ▶ Personal Protection
- Corporate Key Person
- Corporate Group Travel
- Catastrophic Loss (Group)
- Common Accident (Spouse or Corporate)
- Air Travel Only
- ➤ High Risk Events
- War Risk

Benefits are available from both domestic and international insurers with indemnities ranging from \$500,000 to \$100M.

## **CASE STUDY:**

A 42-year old executive with juvenile diabetes was declined for traditional life insurance. Hanleigh underwrote and placed \$2M for family protection in Accidental Death coverage on an annually renewable basis.

## **CASE STUDY:**

The CEO of a major corporation was to attend a policy meeting in a politically unstable location overseas. Hanleigh successfully placed \$5M of Accidental Death with War and Terrorism coverage for a 12-day term to indemnify the corporation in the event of the loss of the CEO.

Actual case studies are offered to show how Hanleigh can provide insurance solutions in the specialty marketplace. Results may vary, and this example does not guarantee a similar result.

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