

CATALOGUE OF COVERAGE



PETERSEN
INTERNATIONAL UNDERWRITERS

BEYOND TRADITIONAL

The Petersen International Underwriters story, more than 35 years in the making, has never presented a stronger, more innovative chapter than today.

From the formation of the company in 1979 by W. Harold Petersen, to the constant evolution of policy enhancements, Petersen International Underwriters has stayed true to its vision - to provide the American insurance industry with the most innovative and progressive disability, life, and medical insurances.



PETERSEN
INTERNATIONAL UNDERWRITERS

PERSONAL HIGH LIMIT DISABILITY INSURANCE

Many, if not most of your clients are currently employed persons actively earning a regular paycheck. They depend upon that paycheck to support their families and their extravagant, modest or frugal American lifestyles. Most families would be completely unprepared in the unfortunate case of the disablement of the primary income earner. Whether working full or part time, your clients deserve sufficient, sound financial protection of their incomes. Every employed person, no matter age, occupation or health history, should carry an adequate amount of disability income to maintain that person's customary income flow.

Our goal is to either participate with existing disability policies or provide base coverage in traditionally uninsurable situations to provide our producers' clients with a minimum disability insurance benefit of at least 65% of income regardless of the income level.

PROTECTION & PERFORMANCE



GUARANTEED ISSUE EXCESS DISABILITY INSURANCE

GROUP & MULTI-LIFE



Many disability insurance producers have recently become focused on Guaranteed Issue Excess Disability Insurance and with great success. Group disability policies have been around for ages, but supplemental, high limit coverage is relatively young in the market. The potential client pool is vast and largely unsolicited.

Coverage can be offered selectively to groups or departments within a company with many possible variations, allowing employers flexibility not readily available in the group disability market.

- Guaranteed Issue
- Starting at 3 Lives
- \$100,000+ Monthly Benefit
- \$10,000,000 Lump Sum
- No Medical Questions
- Voluntary & Mandatory Options

ACCELERATED BENEFIT PLAN

A first of its kind in the excess disability insurance marketplace, Petersen International Underwriters has created a supplemental policy which offers a benefit period payable to age 65, 67, or 70.

Since this benefit is offered as an excess or supplemental policy, the insured person must have an underlying group and/or individual disability policy in force. When an insured person becomes disabled and they fulfill the elimination period, they will start to receive monthly disability insurance benefits. If the insured person is disabled longer than 120 months, the Accelerated Benefit Payout provision will be triggered and the policy will pay the remaining monthly benefits as a lump sum without any additional definition restrictions.

THE NEXT GENERATION



GRADED BENEFIT DISABILITY INSURANCE

MEDICALLY SUBSTANDARD



Disability Insurance is an essential part of any financial plan. Unfortunately some individuals are not able to qualify for traditional disability insurance due to adverse health history. The Graded Benefit DI plan provides a comprehensive cost-effective solution for hard-to-place cases.

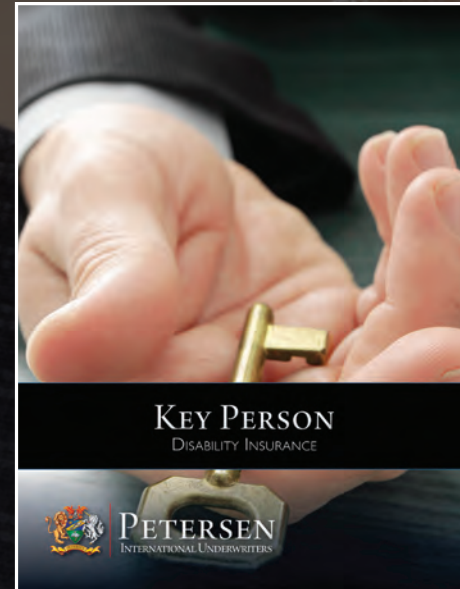
Some medical conditions are controllable with proper medical care or with diet and exercise. When medical records provide evidence that a condition is well controlled, full coverage can be offered from the inception of the policy.

KEY PERSON DISABILITY INSURANCE

Key Person Disability Insurance provides crucial benefits for any functioning business in order to protect the company from financial hardship that may result from the loss of a key employee due to disability. Key Person coverage provides cash flow to help a company move forward and maintain a profit in the event that a key employee becomes disabled.

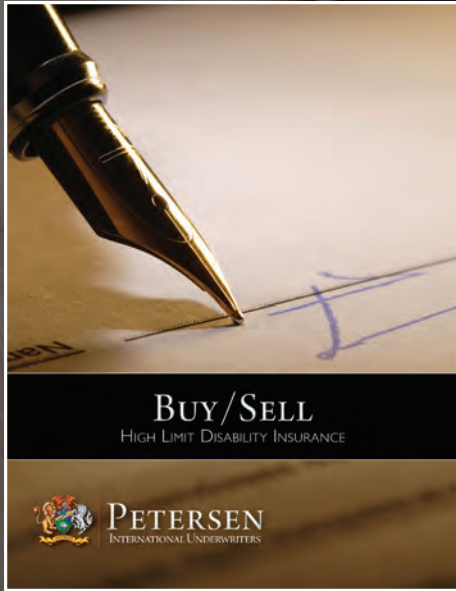
Key employees typically are those who may have the important clientele relationships, hold the company's major accounts, or know essential information that is imperative to the functioning of the business. Such employees may be the rain makers for their firm. If such an employee is totally and permanently disabled, this information may not be retrievable or duplicated, leaving the company to struggle to find alternative methods of retrieving information and maintaining relationships with key customers. These additional challenges become very expensive.

A LOST ASSET



BUY/SELL DISABILITY INSURANCE

FUNDING LARGE LIMITS



Businesses are structured in various ways such as partnerships, LLC's and corporations, and within each entity there can be many unique designs causing underwriting issues for the traditional disability insurance marketplace. However, most of these issues can be addressed through customized insurance plans.

A few examples of cases declined by traditional carriers:

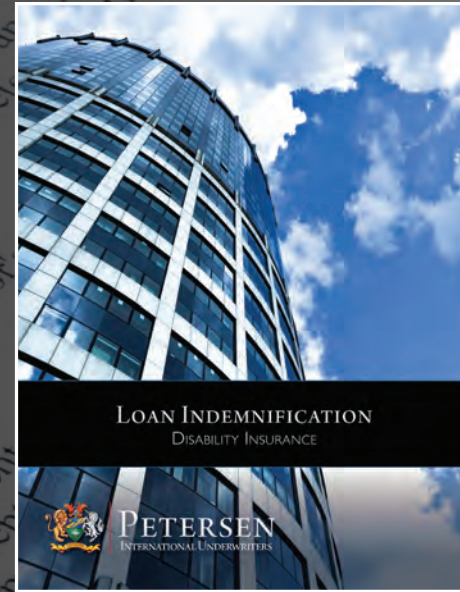
- Owners who are more than 20 years apart in age
- Owners who have been in business less than 2 years
- Owners who are over the age of 61
- Owners in need of more than \$2,000,000 of coverage
- Owners who have a small percentage of ownership
- Owners with substandard health issues
- Owners who frequently travel internationally

LOAN INDEMNIFICATION DISABILITY INSURANCE

Progressive minded entrepreneurs have for millennia borrowed capital from others to enact their passions and empower their business ideas. Companies large and small depend upon the financial support of public and private lending institutions to promote economic progression and financial stability in the United States.

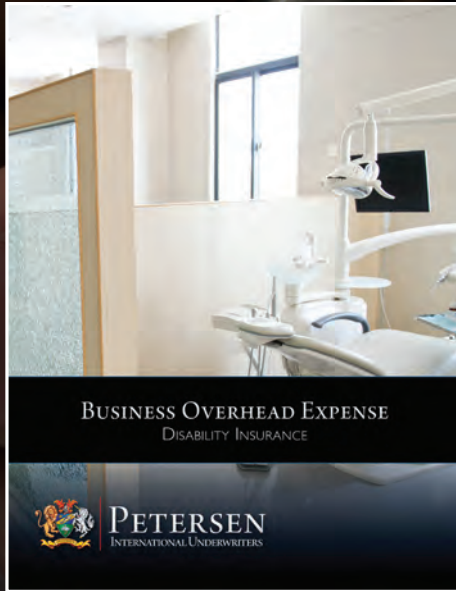
Not all new ventures succeed, yet all endeavors create risk for both the borrower and the lender. When a business owner applies for a bank loan to start, expand or improve a company with a business mortgage, construction or new equipment loan, the lender will often require that Disability Insurance be collaterally assigned to the lender. Nightmarish stories are commonly related among the faithful of the DI industry of clients assigning personal disability income insurance to satisfy loan requirements, leaving personal income severely underinsured. This is purely a tragedy waiting to happen.

LENDER REQUIREMENTS



BUSINESS OVERHEAD EXPENSE

CONFIDENCE IN COVERAGE



A serious problem occurs when a business owner or an employee who is responsible for certain overhead costs becomes disabled. There are two budgets, yet only one income. The family budget is of course addressed with personal disability insurance, but the business budget often times goes unattended. Business Insurance known as Business Overhead Expense is the solution to this additional budget problem. Maintaining a cash flow to allow a firm to stay financially afloat while the business owner recovers from a disability is the basis of this type of insurance. Premiums for Business Overhead Expense insurance are tax deductible and benefits come to the firm on a reimbursement of deductible expenses, thus they remain tax free.


PHYSICIANS & SURGEONS DISABILITY INSURANCE

Physicians & Surgeons spend years learning, training and gathering the skills necessary for their occupation. These highly skilled individuals need protection against the onset of an illness or injury that will limit or eliminate their ability to perform their valued occupation.


When precision movements are required to perform a state of the art surgery, a steady hand and good eyesight are mandatory requirements.

“Own Occupation” defined coverage enables the physician or surgeon to put their mind at ease knowing that they have the best possible protection.

SPECIALTY OCCUPATION



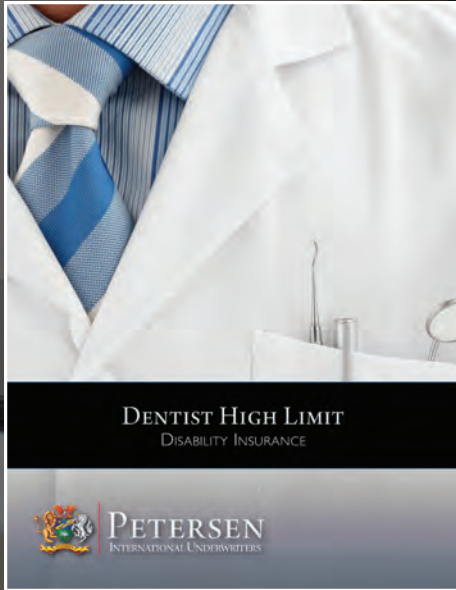
PHYSICIANS & SURGEONS
HIGH LIMIT DISABILITY INSURANCE



PETERSEN
INTERNATIONAL UNDERWRITERS

DENTIST DISABILITY INSURANCE

SPECIALTY OCCUPATION



When starting a dental practice, many obstacles need to be overcome in order to open the doors for business.

Fresh out of dental school, a dentist normally has thousands of dollars of student loans to repay all while trying to start a new business. Many dentists will take out a loan in order to obtain office space, purchase all of the dental equipment, and have some funds for operating expenses.

This scenario will create the need for multiple insurance policies including Loan Indemnification, Personal Disability, and Business Overhead Expense.

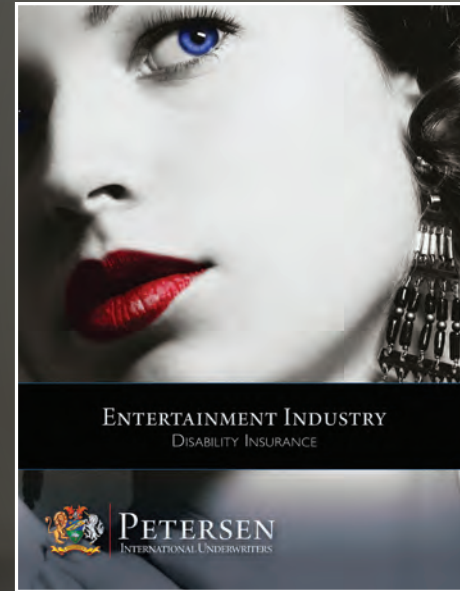
ENTERTAINMENT INDUSTRY DISABILITY INSURANCE

The entertainment industry has historically been too much of a risk for traditional carriers due to the many months of unemployment in between jobs. In addition to the unemployment periods, many entertainers require large monthly benefits.

At first sight these cases seem difficult to place but that is not the case with the Entertainment Industry Disability Insurance plan. This plan has been customized to meet the unique needs demanded by high profile clientele.

Unique features include an optional disfigurement rider. When an entertainer is disfigured, they often lose their ability to secure work. With the disfigurement rider the policy provides benefits even if the entertainer is not physically disabled.

DISFIGUREMENT RIDER



PROFESSIONAL ATHLETES DISABILITY INSURANCE

LOSS OF VALUE



Professional athletes have spent their lifetime preparing for the big leagues.

Draft Protection covers the athlete up until the date that they sign with the professional league. Benefits are designed to cover the athlete during the college/developmental years.

Loss of Value covers an athlete as they are getting close to the point of resigning their professional contract. An ACL injury in the last year of their current contract could result in a reduced amount for future years.

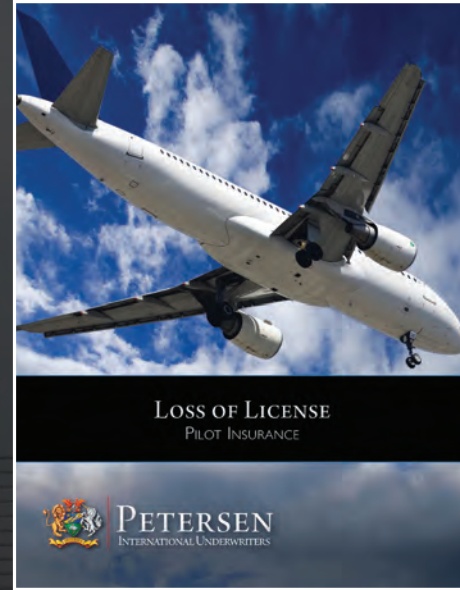
Career Ending protection is used when a player's contract is not fully guaranteed. In some sports, a player can be waived at the end of the season and their multi-million dollar contract is then deemed worthless.

LOSS OF LICENSE INSURANCE

Pilots undertake years of hard work and incur considerable expenses to obtain an aviation license. However, a pilot's career and income are at risk if they are prevented from carrying out their duties because of a serious injury or deterioration in health. Most pilots are only too aware of how relatively-insignificant health problems, which would not hinder a desk-based employee, can result in loss of license.

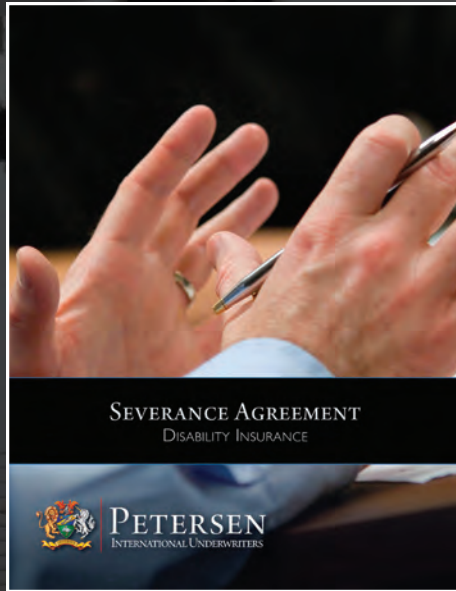
Loss of license insurance provides financial help in preparing for an alternative career if an aviation career is brought to an abrupt end. Our cover is also available on a group basis to airlines, unions or groups of pilots wishing to provide this benefit to their employees or members.

PILOT INCOME PROTECTION



SEVERANCE AGREEMENT DISABILITY INSURANCE

FULFILLING SEVERANCE PACKAGES



Severance Agreements usually result in the promise of an employer providing for a continuation of income and benefits for a certain period of time beyond the termination date of an employee. These types of agreements are very common. Employers, having tried their hardest to attract the best talent possible, have fabricated very expensive benefit plans. But when the company has a downturn or a change of control through a merger or acquisition, such Severance Agreements are used to cushion the bad news of termination and to prevent costly litigation of promises made at hiring time.

Unlike the medical insurance and life insurance which typically is portable, the inquiry to the group LTD carrier brings the bad news that they cannot continue covering a terminated employee. The HR Department calls their local insurance agent and advises him/her that they need to secure an individual disability policy on this terminated employee. The insurance agent sadly advises that his carrier will not consider insuring an unemployed person for disability insurance.

STOCK OPTION INCOME PROTECTION

What happens to an executive who has a career ending disability? Disability insurance benefits will begin after the elimination period, but the executive's annual stock options will no longer be awarded. With executive compensation packages heavily weighted toward stock options, the executive's disability insurance portfolio will have a massive deficit.

The Stock Option plan is designed for executives of publicly traded companies. Benefits are paid on a lump sum basis of up to five times the last three years annual average stock option awards. Petersen International Underwriters is able to secure benefits as much as \$50,000,000 or more!

ONE OF A KIND

STOCK OPTION
DISABILITY INSURANCE

PETERSEN
INTERNATIONAL UNDERWRITERS

SOLUTIONS DISABILITY INSURANCE

HARD TO PLACE



Disability Insurance Solutions: The conceptual role of the disability insurance company is to limit risk and pay claims with a portion of the total insurance premium collected. In order to appeal to more prospective clients, premiums must be manageable and appropriate for the risk and the individual. With a variety of underwriting techniques nearly all occupations can receive a custom tailored policy to meet the needs of the hardest to place cases.

SPECIALTY MEDICAL INSURANCE



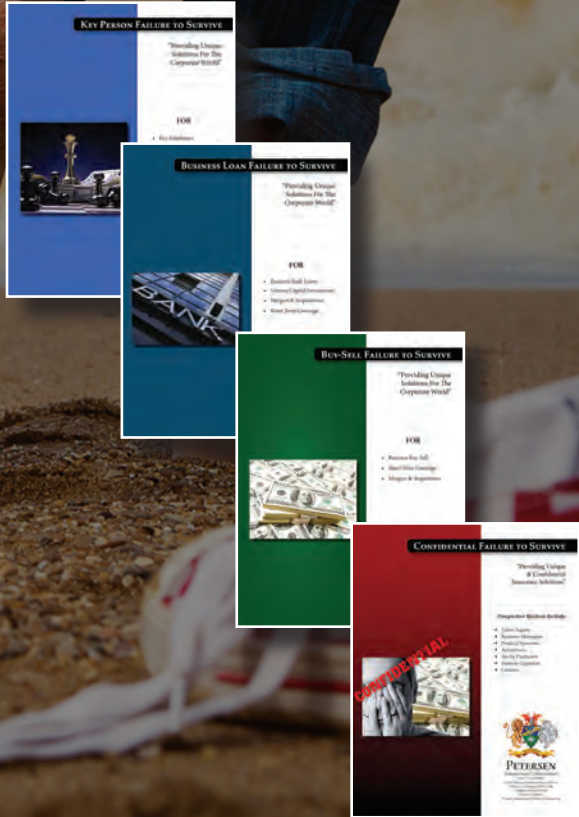
The **Short Term Major Medical** plan is designed for individual U.S. Citizens or U.S. Residents who are in need of temporary insurance protection. Coverage is limited to a single term of up to 11 months.

The **Bridge Plan** is for individuals age 60-95 who are waiting for Medicare eligibility. Coverage is available for both U.S. Citizens and U.S. Residents.

The **International Major Medical** plan is designed to provide medical insurance for foreign nationals health insurance coverage in the United States, or other countries while temporarily residing or traveling outside of their home country.

The **USAway International Major Medical** plan is designed for the United States citizen/resident who is traveling, or temporarily residing, outside the United States. Providing up to \$5,000,000 of maximum benefit, this plan is ideal for people traveling for Business Assignments, Pleasure Travel, Educational Pursuits, or Religious Missions.

FAILURE TO SURVIVE



This unique insurance protection was designed to indemnify a contractual business agreement in the event of a premature death. Often times there is a desperate insurance need when a contract is nearing initiation. Time is always of the essence and unfortunately insurance protection is often times left unattended until the last minute. The speed in which the Failure to Survive plan can be underwritten and bound usually can be measured in hours as opposed to days or weeks. Most applications are ready for issue within 24 – 48 hours.

Underwriting requirements of a one page application along with a copy of the contractual agreement, providing the financial justification, is as simple as it gets.

- Key Person Coverage
- Loan Indemnification
- Buy Sell Funding
- Confidential Insurance

INTERNATIONAL TERM LIFE & AD&D

INTERNATIONAL AND SPECIAL USE TERM LIFE INSURANCE

FOR
U.S. Dollar Term Life Insurance for use when there is an international mobile lifestyle

AND
Benefits of Foreign National Term
International Asset Protection
International Business Travel

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HIGH LIMIT ACCIDENT INSURANCE
Individual or Group AD&D

WORLDWIDE COVERAGE

HIGH LIMITS

COVERS
Accidental Death & Dismemberment

OPTIONAL COVER FOR
Auto
Skiing
Ski Lifts
Ski Lifts
Ski Lifts

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U.S. business interests have expanded to all corners of the planet and American work forces have followed. American citizens are living anywhere and everywhere throughout the world. And they have life insurance needs and requirements like any of your domestic-based clients. Insurance brokers have continuously found impediments when trying to acquire life insurance without exclusions or limitations for international travel or residence.

Many people do not realize the vast scope of coverage that an Accidental Death and Dismemberment (AD&D) policy can provide. An AD&D policy can provide a benefit in the event of death or dismemberment caused by extreme sports, firearms, fires, plane crashes including private piloting, traffic accidents, and many more.

- Domestic/International Travel
- War Zone Coverage

KIDNAP & RANSOM INSURANCE

HOME & ABROAD



Kidnap & Ransom Insurance Plan

Coverage For
Kidnapping • Extortion
Detention • Hijacking

Used By

- Individuals
- Corporations
- Missionary Groups
- Financial Institutions
- Educational Institutions



PETERSEN
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Imagine the overwhelming freedom and sheer joy that would be felt upon the release of a Kidnap victim. Now imagine the feeling of terror upon the realization that you are without insurance. Your company or your family had to pay the large ransom, purchased specialized phone equipment, hired security protection, hired a negotiator, and paid many more expenses, all of which were only made possible by liquidating assets. In addition to this overwhelming amount of debt, in order to rejoin society, the Kidnap victim may need extensive psychiatric counseling and rehabilitation.

PETERSEN

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