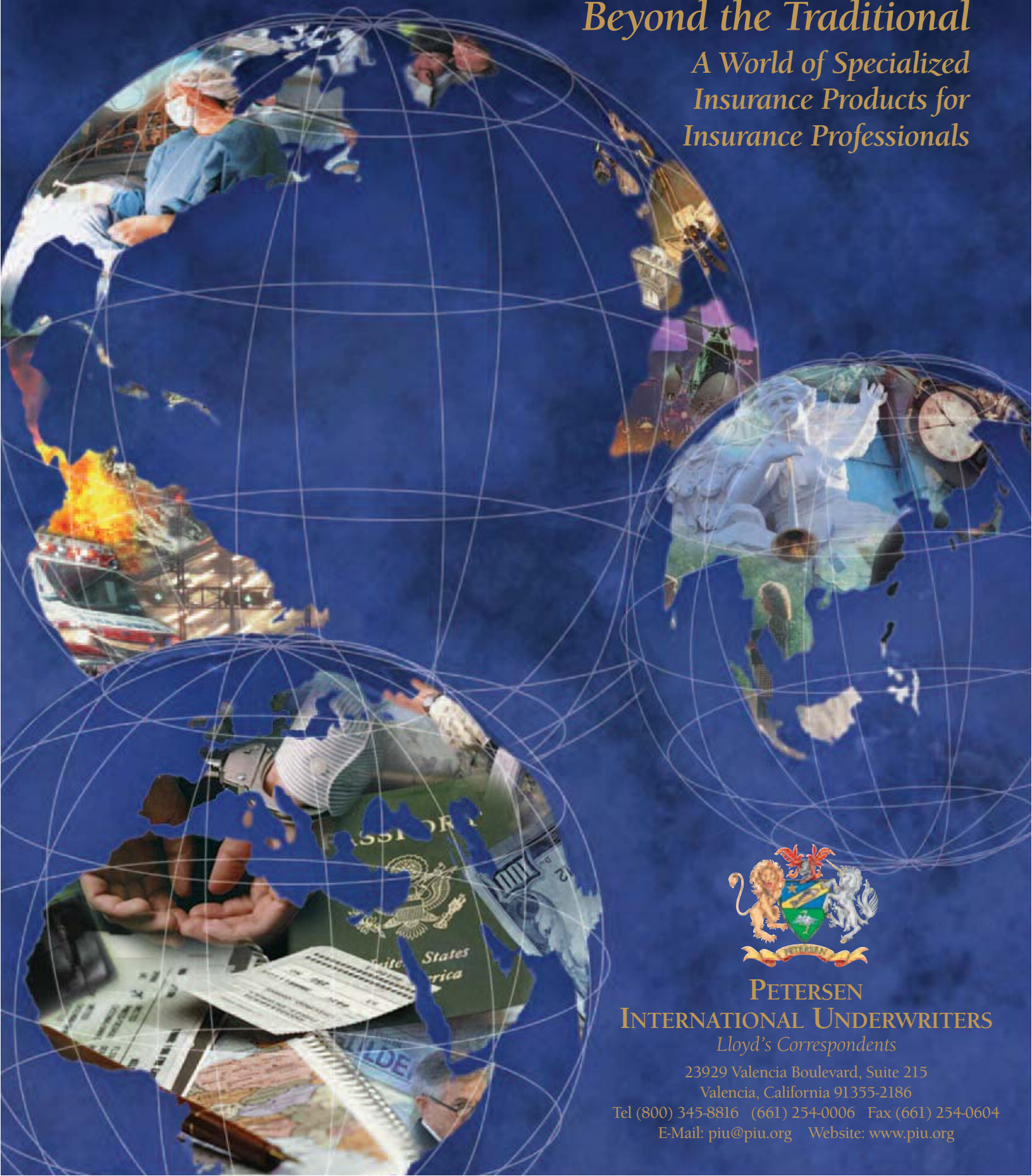


# CATALOGUE OF COVERAGES

*Beyond the Traditional*

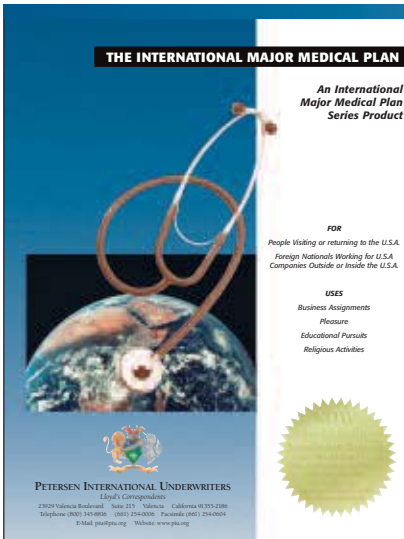
*A World of Specialized  
Insurance Products for  
Insurance Professionals*



**PETERSEN  
INTERNATIONAL UNDERWRITERS**  
*Lloyd's Correspondents*

23929 Valencia Boulevard, Suite 215  
Valencia, California 91355-2186  
Tel (800) 345-8816 (661) 254-0006 Fax (661) 254-0604  
E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piu.org](http://www.piu.org)

# THE INTERNATIONAL MAJOR MEDICAL SERIES



**THE INTERNATIONAL MAJOR MEDICAL PLAN**

*An International Major Medical Plan Series Product*

**FOR**  
People Visiting or returning to the U.S.A.  
Foreign Nationals Working for U.S.A. Companies Outside or Inside the U.S.A.

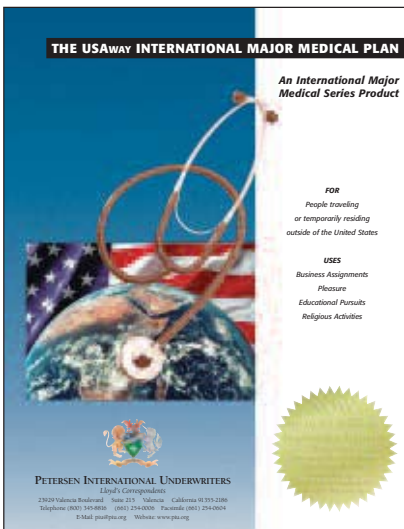
**USES**  
Business Assignments  
Pleasure  
Educational Pursuits  
Religious Activities

**PETERSEN INTERNATIONAL UNDERWRITERS**  
Lloyd's Correspondent  
2300 Valencia Boulevard Suite 215 Valencia California 91375-2000  
Telephone (800) 345-8810 (865) 254-0200 Faxline (865) 254-0024  
E-Mail [plu@piu.org](mailto:plu@piu.org) Website [www.piu.org](http://www.piu.org)

## THE INTERNATIONAL MAJOR MEDICAL PLAN

This is the “Original” International Major Medical plan which is often copied, but never duplicated. Designed for People visiting or moving into the United States. Many Countries have Socialized health care which is limited to their own country. This plan is designed to provide medical insurance for foreign nationals or returning US citizens with coverage in the United States, or other countries while temporarily residing or traveling outside of their home country. Coverage can range from 1 day to 12 months or longer. The maximum benefit is up to \$1,000,000 and numerous attractive options make this an ideal plan for the traveler.

**USES:** Pleasure or Business travelers, Government employees, Exchange Students, Visiting Faculty, or Religious Missions.



**THE USAway INTERNATIONAL MAJOR MEDICAL PLAN**

*An International Major Medical Series Product*

**FOR**  
People traveling or temporarily residing outside of the United States


**USES**  
Business Assignments  
Pleasure  
Educational Pursuits  
Religious Activities

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Lloyd's Correspondent  
2300 Valencia Boulevard Suite 215 Valencia California 91375-2000  
Telephone (800) 345-8810 (865) 254-0200 Faxline (865) 254-0024  
E-Mail [plu@piu.org](mailto:plu@piu.org) Website [www.piu.org](http://www.piu.org)

## THE USAWAY INTERNATIONAL MAJOR MEDICAL PLAN

A temporary plan of medical insurance designed for the United States citizen/resident who is traveling, or temporarily residing, outside the United States. Having 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. Coverage can be from 1 day to 12 months or longer and be written up to age 84.

**NOTE:** Most traditional medical insurance plans do not provide benefits outside the United States. Those that do, often add very restrictive limitations or have very low benefits. Even people on Medicare are at risk for having insufficient coverage outside the United States at any time!



**THE WORLDWIDE MAJOR MEDICAL PLAN**

*An International Major Medical Series Product*

**WORLDWIDE COVERAGE FOR**  
People who work or reside outside the United States permanently or for extended periods of time

**PETERSEN INTERNATIONAL UNDERWRITERS**  
Lloyd's Correspondent  
2300 Valencia Boulevard Suite 215 Valencia California 91375-2000  
Telephone (800) 345-8810 (865) 254-0200 Faxline (865) 254-0024  
E-Mail [plu@piu.org](mailto:plu@piu.org) Website [www.piu.org](http://www.piu.org)

Visit our website to download our brochures and applications, or to apply online.  
[www.piu.org](http://www.piu.org)

## THE WORLDWIDE MAJOR MEDICAL PLAN

The Worldwide Major Medical Plan is a unique plan of medical insurance....designed specifically for the United States citizen who works or resides outside of the United States, permanently or for extended periods of time. The Worldwide Major Medical Plan allows the insured to be treated anywhere in the world, even back home in the United States. This plan truly serves the needs of the Global Citizen.

# THE INTERNATIONAL MAJOR MEDICAL SERIES

**THE BRIDGE PLAN**



**FOR**  
*New U.S. Residents awaiting Medicare Eligibility*  
*U.S. Residents awaiting Medicare Eligibility*  
*U.S. Residents without Medicare Part A or Part B*

Proposed for: \_\_\_\_\_  
 Agency: \_\_\_\_\_  
 Date: \_\_\_\_\_  
 Policy period: \_\_\_\_\_  
 Desirable: \_\_\_\_\_  
 Premium: \_\_\_\_\_  
 Presented by: \_\_\_\_\_

**PETERSEN INTERNATIONAL UNDERWRITERS**  
 Lloyd's Correspondent  
 2302 Valencia Boulevard Suite 215 Valencia California 91375-2386  
 Telephone (800) 314-8816 (865) 254-0200 Facsimile (865) 254-0624  
 E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piu.org](http://www.piu.org)

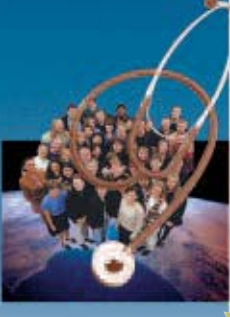
## THE BRIDGE PLAN

America continues to be the bouillabaisse of the world. The need for proper medical coverage becomes more and more important as America receives thousands of immigrants a year, many of whom are too old for individual coverage and, due to residency status, are not eligible for Medicare. Bridging this gap is **The Bridge Plan**. It is affordable, effective and necessary for your senior, new U.S. resident clients.

**USES:** New U.S. residents awaiting Medicare eligibility, U.S. citizens awaiting Medicare eligibility, and U.S. citizens without Medicare Part A or Part B.

**GROUP INTERNATIONAL MAJOR MEDICAL PLANS**

*An International Major Medical Series Plan*



**FOR**  
*Foreign Nationals while Visiting the U.S.A.*  
*U.S.A. Citizens Residing or Traveling outside the U.S.A.*  
*Foreign Nationals who reside outside the U.S.A. and who work for a U.S.A. Firm*


**USES**  
*Business Assignments*  
*Pleasure*  
*Educational Pursuits*  
*Religious Activities*

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 Lloyd's Correspondent  
 2302 Valencia Boulevard Suite 215 Valencia California 91375-2386  
 Telephone (800) 314-8816 (865) 254-0200 Facsimile (865) 254-0624  
 E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piu.org](http://www.piu.org)

## GROUP INTERNATIONAL MAJOR MEDICAL PROGRAM

This plan offers flexibility in design for groups in need of international medical insurance. With a minimum group size of 3 or more, this plan is ideal for business or educational pursuits. A group of foreign nationals visiting the United States for training or a community cultural exchange, missionary groups, or exchange students are excellent prospects. Any cluster of people with a common travel plan are considered for the Group International Major Medical Plan.

**EXCESS MAJOR MEDICAL COVERAGE**



**AN Excess Major Medical Plan Used To Layer Over Existing Medical Coverage**

**AVAILABLE WITH Optional Sickness Coverage**

PROPOSAL FOR: \_\_\_\_\_  
 AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
 OCCUPATION: \_\_\_\_\_  
 PRESENTED BY: \_\_\_\_\_

**PETERSEN INTERNATIONAL UNDERWRITERS**  
 Lloyd's Correspondent  
 2302 Valencia Boulevard Suite 215 Valencia California 91375  
 Telephone (800) 314-8816 (865) 254-0200 Facsimile (865) 254-0624  
 E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piuinternational.com](http://www.piuinternational.com)

## EXCESS MAJOR MEDICAL COVERAGE

The Excess Major Medical Coverage Insurance plan was designed to fit a number of different needs situations.

- A plan for persons who wish to self-insure up to a certain limit and be insured over that limit with catastrophic coverage.
- Employees whose employers have lowered the group coverage maximum benefit. Such employees can, on a voluntary basis, pick up excess major medical coverage to supplement their lowered maximums.
- In some cases employees who are laid-off or take early retirement find out that their medical plans convert to smaller maximum benefits. These people have been searching for this type of excess medical coverage. Now they can have it!

**HIGH LIMIT DISABILITY INSURANCE**  
*Professional Athletes*



**FOR**

- Personal
- Team Indemnification

**FEATURING**

- Worldwide 24 hr. Coverage
- Accident and Sickness Coverages

**USES**

- Loss of Future Earnings
- Contract Completion
- College Draft Protection
- Loss of Endorsements
- Costs of Agents/Managers

PROPOSAL FOR: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
SPORT: \_\_\_\_\_  
PRESENTED BY: \_\_\_\_\_

**PETERSEN INTERNATIONAL UNDERWRITERS**  
Lloyd's Correspondent  
23020 Valencia Boulevard Suite 215 Valencia, California 91355  
Telephone (805) 254-0000 (805) 343-8810 Facsimile (805) 254-0004  
E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piu.org](http://www.piu.org)

## PROFESSIONAL ATHLETE DISABILITY INSURANCE


Professional athletes or collegiate stars planning to play professionally may be insured against career ending disabilities.

This is a highly specialized market, but the Professional Athletes High Limit Disability Plan lets you be an expert the first time out. Our Underwriters will provide any help needed to complete the case.

- Individuals or Teams
- Contract Guarantees
- On and Off the Field
- Specified Occupation

**USES:** Football, Baseball, Basketball, Hockey, Soccer, Track and Field, Bicycling, Tennis, Jai Alai, Marathon, Street Luge, and many others!

**THE LINKS DISABILITY INSURANCE**



**FOR**

- Club Professionals
- Touring Professionals
- Teaching Professionals

**FEATURING**

- Worldwide 24-hr. Coverage
- Accident and Sickness Coverages

**USES**

- Loss of Future Earnings
- Contract Completion
- College to Pro Protection
- Loss of Endorsements
- Costs of Agents/Managers

**OPTIONAL**

- Loss of Image/Endorsement Coverage Available

PROPOSAL FOR: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
PRESENTED BY: \_\_\_\_\_


**PETERSEN INTERNATIONAL UNDERWRITERS**  
Lloyd's Correspondent  
23020 Valencia Boulevard Suite 215 Valencia, California 91355  
Telephone (805) 343-8810 (805) 254-0000 Facsimile (805) 254-0004  
E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piu.org](http://www.piu.org)

## THE LINKS DISABILITY INSURANCE PLAN

Disability Insurance for professional golfers is available through a product designed specifically for this occupation. Touring Pros, Club Pros, and Teaching Pros, are all eligible. This sport continues to escalate in popularity and the number of professionals continue to increase dramatically.

**USES:** Loss of Earnings, Contract Completion, College to Pro Protection and Loss of Endorsements. These are some of the more common uses for this flexible disability plan.

**RACERCOVER HIGH LIMIT INSURANCE**  
WORLD-WIDE COVERAGE



**FOR**

- People in the Field of Professional Racing
- People Whose Association is Racing

**COVERING**

- Disability
- Accidental Death
- Major Medical

PROPOSAL FOR: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
OCCUPATION: \_\_\_\_\_  
PRESENTED BY: \_\_\_\_\_

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Lloyd's Correspondent  
23020 Valencia Boulevard Suite 215 Valencia, California 91355  
Telephone (805) 343-8810 (805) 254-0000 Facsimile (805) 254-0004  
E-Mail: [piu@piu.org](mailto:piu@piu.org) Website: [www.piu.org](http://www.piu.org)

## RACERCOVER HIGH LIMIT DISABILITY INSURANCE

Competitive sports demand competitive products. On the fast track of Professional Racing, this policy takes the checkered flag every time. Automobile drivers, motorcyclists, boat or aircraft pilots can secure coverage with options for medical coverage, disability coverage, death and/or dismemberment coverage. Benefits may be payable on a weekly and/or per missed race basis. Racercover is a comprehensive product for people in the high-risk world of racing.

- Weekly Cash Benefits
- Career Ending Disability
- Major Medical Expense
- Accidental Death
- Missed Race Compensation

**USES:** Personal protection, sponsor indemnification, contract completion or team coverage.

**THE EXECUTIVE 400 PLAN**  
Disability Insurance



**FOR**  
**Personal Estate Plans**  
Income Replacement • Excess Disability  
High Limit Disability

**Business Estate Plans**  
Salary Continuation • Buy-Sell Agreements  
Business Overhead Expense • Key Person  
Contract Agreement  
Bank Loan Indemnification

PETERSEN INTERNATIONAL UNDERWRITERS  
Lloyd's Correspondent  
2300 Valencia Boulevard • Suite 215 • Valencia, California 91355-2300  
Telephone (800) 345-8816 • (661) 254-0200 • Facsimile (661) 254-0204  
E-Mail: [piu@piu.org](mailto:piu@piu.org) • Website: [www.piu.org](http://www.piu.org)

PROPOSAL FOR: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
OCCUPATION: \_\_\_\_\_  
PRESENTED BY: \_\_\_\_\_


## THE EXECUTIVE 400 DISABILITY INSURANCE PLAN

The Executive 400 Disability Insurance is a product that has many uses. It is ideal for the executive who may need more personal disability or business disability insurance. Issue and participation limits are up to 75% of income. This plan can be layered on top of other coverage in force or stand alone in some cases. Available either on a Capitalized Lump Sum or traditional Monthly Benefit basis.

**USES:** Individual or Group Needs including:

- Top-off/Excess Coverage
- Business Overhead Expense
- Buy-Sell or Buy-In Funding
- Keyperson Coverage
- Severance Agreements
- Bank Loan or Lease Payment Completion
- Employment Agreement Indemnifications
- Venture Capital Indemnity

**Disability Insurance**



**Personal Estate Plans**  
Income Replacement  
Supplemental Disability  
High Limit Disability

**Business Estate Plans**  
Buy/Sell Agreements  
Business Overhead Expense  
Key Person  
Contract Guarantee  
Bank Loan Indemnification

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Lloyd's Correspondent  
2300 Valencia Boulevard • Suite 215 • Valencia, California 91355  
Telephone (800) 345-8816 • (661) 254-0200 • Facsimile (661) 254-0204  
E-Mail: [piu@piu.org](mailto:piu@piu.org) • Website: [www.piu.org](http://www.piu.org)

PROPOSAL FOR: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
OCCUPATION: \_\_\_\_\_  
PRESENTED BY: \_\_\_\_\_

## PHYSICIANS AND SURGEONS HIGH LIMIT DISABILITY INSURANCE

Physicians and Surgeons find that the traditional disability insurance markets are inadequate in providing sufficient amounts of disability insurance. The Physicians and Surgeons High Limit Disability Insurance Plan can provide an additional layer of benefits up to 75% of income on either a Lump Sum or Monthly Benefit basis.

Valuable options available include Residual Disability, Cost of Living Adjustment, and "Own Occupation" Definition.

- Top-off/Excess Coverage
- Business Overhead Expense
- Buy-Sell or Buy-In Funding
- Keyperson Coverage
- Severance Agreements
- Bank Loan or Lease Payment Completion
- Employment Agreement Indemnifications

**DISABILITY INSURANCE SOLUTIONS**



**FOR**  
**Personal Estate Plans**  
Income Replacement • Excess Disability  
High Limit Disability

**Business Estate Plans**  
Buy-Sell Agreements  
Business Overhead Expense • Key Person  
Contract Agreement  
Bank Loan Indemnification

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Lloyd's Correspondent  
2300 Valencia Boulevard • Suite 215 • Valencia, California 91355-2300  
Telephone (800) 345-8816 • (661) 254-0200 • Facsimile (661) 254-0204  
E-Mail: [piu@piu.org](mailto:piu@piu.org) • Website: [www.piu.org](http://www.piu.org)

PROPOSAL FOR: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
OCCUPATION: \_\_\_\_\_  
PRESENTED BY: \_\_\_\_\_

## DISABILITY INSURANCE SOLUTIONS

For Domestic and International use. This plan has extreme flexibility to cover most any type of situation. Excess disability coverage for high-income earners, occupations not normally covered by traditional carriers, business insurance needs such as buy/sell, key person and overhead expense are available even for the blue and gray collar business owner.



If traditional insurance companies cannot handle it, there is a good chance we can with the Disability Insurance Solutions Plan.

**Entertainment Disability Insurance**

FOR  
People in the Entertainment Industry

INCLUDING

- Actors
- Directors
- Producers
- Writers
- Cinematographers
- Art Directors
- Editors/Musicians
- Singers
- Dancers
- Stunt Persons
- Special Effects
- Models
- Make-Up Artists
- And Many More

**Petersen International Underwriters**  
Chief Executive  
23029 Valencia Boulevard, Suite 210, Valencia, California 91355-2300  
Telephone: (800) 345-8810  
Fax: (661) 254-0904  
E-mail: [info@piu.org](mailto:info@piu.org) Website: [www.piu.org](http://www.piu.org)

## ENTERTAINMENT DISABILITY INSURANCE

People in the entertainment industry are denied adequate disability protection by domestic insurance companies. This plan was created to provide badly needed coverage for actors, musicians, stunt-people, producers, directors and people in other occupations of the entertainment industry.


Benefits may also include the following:

- Loss of Sight
- Temporary Total Disability
- Disfigurement
- Loss of Speech
- Career Ending Disability
- Non-Appearance
- Loss of Hearing
- Transplant Operations
- Dismemberment

**USES:** Personal Disability, Contract or Performance Insurance, Loss of Services Indemnification.

**PILOT'S DISABILITY INSURANCE**

*Disability Insurance for People Who Fly*



Commercial Airline Pilots  
Corporation Pilots  
Helicopter Pilots  
Aerial Applicators  
Agricultural Pilots  
Firefighter Pilots  
Air Show Pilots



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Chief Executive  
23029 Valencia Boulevard, Suite 210, Valencia, California 91355-2300  
Telephone: (800) 345-8810 (661) 254-0904 Fax: (661) 254-0904  
E-Mail: [info@piu.org](mailto:info@piu.org) Website: [www.piu.org](http://www.piu.org)

PROPOSAL FOR: \_\_\_\_\_  
AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
PRESENTED BY: \_\_\_\_\_

## PILOT'S DISABILITY INSURANCE

Pilots have always been a problem to insure for disability insurance. This is due in part to the nature of their job and the medical qualifications required to maintain their license. The Pilot Disability Insurance plan was designed to assist in providing an adequate disability financial plan for the Corporate Pilot, Aerial Applicator Pilot, Cargo Pilot, Helicopter Pilot and many Commercial Pilots.

**THE TOP HAT PROGRAM**

*The finishing touch for an appropriately dressed Disability Financial Estate*



**AUTOMATIC ISSUE**  
Persons issued standard or fully underwritten non-cancelable disability policy within the past 90 days are eligible to enroll

**HIGH ISSUE LIMITS**  
Up to \$10,000 additional coverage without underwriting

**COMPATIBLE WORDINGS**  
"Own Occ" Coverage  
Optional Residual Benefits  
optional COLA Rider

**NOW YOU CAN OFFER "THE 65% SOLUTION" WITH ONE UNDERWRITING PROCESS.**



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Chief Executive  
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Telephone: (800) 345-8810 (661) 254-0904 Fax: (661) 254-0904  
E-Mail: [info@piu.org](mailto:info@piu.org) Website: [www.piu.org](http://www.piu.org)

## THE TOP HAT PROGRAM

The Top Hat Program is the finishing touch for an appropriately dressed Disability Financial Estate. An automatic issue plan that allows supplemental disability insurance in conjunction with a recently approved, standard issued, fully underwritten non-cancelable policy. Up to an additional \$10,000 per month may be issued provided the total in force coverage does not exceed 65% of personal income. Coverage includes own occupation and options for COLA and Residual disability.

*One underwriting process, two policies, two commissions.*

It could not be easier. Put this plan in your daily routine.

**HIGH LIMIT ACCIDENT INSURANCE**



**WORLDWIDE COVERAGE**  
**HIGH LIMITS**  
**COVERS**  
*Accidental Death & Dismemberment*

**OPTIONAL COVER FOR**  
*War*  
*Terrorism*  
*Disability*  
*2nd To Die*

**PETERSEN INTERNATIONAL UNDERWRITERS**  
 (London) Corporation  
 2302 Valencia Boulevard Suite 215 Valencia California 91375-2300  
 Telephone (800) 345-8818 (001) 214-2620 Facsimile (001) 214-2624  
 E-Mail: [pi@piusa.org](mailto:pi@piusa.org) Website: [www.piusa.org](http://www.piusa.org)

PROPOSAL FOR: \_\_\_\_\_  
 AGE: \_\_\_\_\_ DATE: \_\_\_\_\_  
 OCCUPATION: \_\_\_\_\_  
 PRESENTED BY: \_\_\_\_\_

## HIGH LIMIT ACCIDENT INSURANCE

How much travel accident insurance can one buy at the airport? \$200,000! For a Key Business Person this amount is insufficient. With **World-Wide High Limit Accident Insurance** this person can be insured for \$100,000 to \$20,000,000 or more.

This high limit plan can cover just the plane ride, all common carriers, or all risks, 24 hours a day. It can also cover dismemberment and career-ending accidental disabilities.

Coverage may be purchased to cover periods of time ranging from two weeks up to one year. Be sure to recommend to your traveling clients that they should not leave home without this coverage.

**USES:** Personal protection or business provided coverage.

**INTERNATIONAL AND SPECIAL USE TERM LIFE INSURANCE**



**FOR**  
*U.S. Dollar Term Life Insurance for use when there is an international insurable interest involved.*

**USES**  
*Employees of Foreign National Firms*  
*International Asset Protection*  
*International Business Travel*  
*Short Term Needs*  
*Special Assignments*

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 (London) Corporation  
 2302 Valencia Boulevard Suite 215 Valencia California 91375-2300  
 Telephone (800) 345-8818 (001) 214-2620 Facsimile (001) 214-2624  
 E-Mail: [pi@piusa.org](mailto:pi@piusa.org) Website: [www.piusa.org](http://www.piusa.org)

PROPOSAL FOR: \_\_\_\_\_  
 DATE: \_\_\_\_\_  
 PRESENTED BY: \_\_\_\_\_


## INTERNATIONAL AND SPECIAL USE TERM LIFE INSURANCE

Internationally, the need for life insurance protection is increasing as common markets encourage involvement in travel, relocation, and foreign business. Domestic life insurance companies cannot always provide solutions to our one-world needs.

Foreign nationals with U.S. business interests or U.S. citizens traveling or residing outside the U.S. may well have life insurance needs that can only be handled by **International Term Life Assurance**.

**USES:** Short-term needs for purposes like contract completion, movie or TV productions or longer term needs such as bank loans are examples of the uses of this unique new product from the London Market.

**SHORT TERM CONTINGENT LIFE AND/OR DISABILITY PLAN**



*When time is of the essence and immediate coverage for life and/or disability is needed for*

*Key Person Cover*  
*Escrow Closures*  
*Venture Capital Competition*  
*Contractual Uncertainties*

*Traditional life and disability underwriting often takes many weeks to complete. STC can be accomplished in a matter of hours.*

**PETERSEN INTERNATIONAL UNDERWRITERS**  
 (London) Corporation  
 2302 Valencia Boulevard Suite 215 Valencia California 91375-2300  
 Telephone (800) 345-8818 (001) 214-2620 Facsimile (001) 214-2624  
 E-Mail: [pi@piusa.org](mailto:pi@piusa.org) Website: [www.piusa.org](http://www.piusa.org)

Proposal For: \_\_\_\_\_  
 Date: \_\_\_\_\_ Age: \_\_\_\_\_  
 Life Benefit: \_\_\_\_\_  
 Disability benefit: \_\_\_\_\_  
 Disability Elimination Period: \_\_\_\_\_  
 Policy Period:  30 days  60 days  90 days

## SHORT TERM CONTINGENT LIFE AND/OR DISABILITY PLAN

Short Term Contingent Life and/or Disability Insurance is the ideal solution for Key person needs and when time is of the essence. When it takes traditional life and disability insurers on average of 60 days to underwrite new application, this delay can often prevent pivotal business deals from concluding in a timely way. Mergers, acquisitions, infusions of venture capital or the close of escrows are often times held up due to this type of underwriting delay.

The STC plan provides an immediate solution. Within a matter of hours STC coverage can be obtained to cover these risks, while the traditional permanent cover is being secured. The STC plan provides coverage for 30, 60 or 90 days and is available for third party business situations only.



Petersen International Underwriters offers a number of other special programs and can custom design plans for specialized purposes. These plans include:

**Group Excess Disability Coverages:** For groups of executives who have a need for coverage beyond the maximum limits set by traditional group or individual coverage.

**EPIC 1–Kidnap and Ransom Coverage:** Used by individuals, families, and/or groups wanting the security which comes from having a Crisis Response Team kept on retainer ready to assist at anytime.

**Non-Appearance Coverage:** When a special event hinges upon the presence of a specific person or persons. Non-Appearance can help protect the financial loss associated with the cancellation of an event because of the individual or group failing to appear.

**Event Cancellation Coverage:** Even with careful planning, sometimes events get cancelled by situations beyond anyone’s control. This plan covers the financial loss associated with the costs of contracts, marketing, sales and promotions, and any other expenses associated with putting on a large event.

**Employment Practices Liability Insurance (EPLI):** In today’s uncertain world of employer and employee relations sometimes employment issues get out of control forcing a business into defense litigation. EPLI provides added protection beyond standard business liability coverages.

**Product Recall Insurance:** Manufacturers and Distributors know the high cost of getting products on the shelves for buyers. There is an even larger cost if a product must be recalled! Expenses associated with identifying the specific product, communications, and the added cost of public relations can be a devastating event to a business.



## WHAT ELSE CAN WE DO FOR YOU?



Petersen International Underwriters designs, underwrites and administers its proprietary line of coverages. The security behind these risks is furnished by highly rated national and international insurers, including Lloyd’s.

The Petersen International Library can be accessed for sales, underwriting and planning guides, monographs discussing Disability, Estate Planning, Financial Planning, Business Uses and Tax Information. Prototype forms for Buy/Sell, Qualified Sick Pay, Key Person Indemnity, Severance and Contract Completion Agreements are available as well as guides for International Life, Medical, Kidnap/Ransom, Employment Practices Liability and other custom plans.

For additional information about Petersen International Underwriters you can download or request a copy of our “Credentials”. Visit our website at [www.piu.org](http://www.piu.org)

**Petersen International Underwriters—**

**When your regular insurance markets can’t or won’t!**