



EXCEPTIONAL  
RISK ADVISORS

# PHYSICIAN'S EDGE<sup>365</sup> KEY PERSON DISABILITY COVERAGE

World renowned hospitals, successful medical practices, and leading surgery centers often have key medical professionals responsible for generating substantial revenues for their organization. But what happens if a key surgeon falls ill or suffers an unforeseen accident and can no longer operate? What happens if those rainmakers become disabled?

Stonebrooke Wealth Management, Inc. working in conjunction with Lloyd's of London Coverholder - Exceptional Risk Advisors, LLC, provides high limit Key Person Disability insurance to protect an organization from an unexpected financial loss associated with those driving the success of their institution.

## COVERAGE INCLUDES:

- Key Person Disability – Limits to \$10,000,000
- Business Overhead Expense – Limits to \$150,000 per month
- “Own Occupation” definitions available
- Monthly benefits beginning after 90 or 180 days
- Lump sum payouts beginning after 12, 18 or 24 months.
- Individual or Multi-Life plans
- Our experts can manuscript policy wording to match a client's contractual obligation or other specific needs.



## CASE STUDY

A major New York City hospital acquired one of the world's leading neurosurgeons to further establish their reputation as the leading institution in the Northeast region. Paying in excess of \$20,000,000 to acquire the surgeon's practice, the board of directors required \$10,000,000 of key person insurance on the surgeon to protect their investment. The firm designed a Key Person Disability policy, purchased and owned by the hospital, to pay a lump sum benefit of \$10,000,000 after a 12-month elimination period. Underwriting was completed using the recent medical information and financial statements required to underwrite the life insurance.



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