

24 Hour High Limit AD&D Insurance for Employees, Athletes and Anyone

John K Arnold November 22, 2013



[Need AD&D Now?](#)

AD&D, Accidental death and dismemberment coverage covers far more than most people realize. It can even cover permanent total disability. It is a very inexpensive way for employers to provide benefits. Everything athlete is at risk so....

([Newswire.net](#) -- November 22, 2013) Chicago, Illinois -- You don't know if or when you or someone you know might have an accident. Some people are more at risk than others but anyone can have an accident. To be sure that everything is handled properly several types of insurance are needed. There needs to be coverage for immediate care, continued care, loss of income and if there death or dismemberment (see below).

To properly insure for accidents there needs to be:

- Health or medical insurance
- Disability income insurance
- [Life insurance](#)
- AD&D, accidental death and dismemberment insurance

Athletes, particularly pro-athletes have incomes that depend on their ability to perform at a very high level. If injured they need to have the best healthcare and if unable to perform well enough to compete, they lose some or all of their income. [Pro-athlete disability income insurance](#) is specifically designed for this. AD&D covers in addition to other coverage.

AD&D insurance is not only for pro-athletes but for anyone.

Employers can provide an excellent benefit for all employees for little expense. People can take when they feel they might need it most. People can be covered with hazardous jobs or activities. No need for perfect health to qualify.

It needs to be 24 hour coverage. This means it covers on or off the job, not limited to common carriers and simply covers if the person dies from an accident or loses sight or a limb no matter when.

Proper coverage is much inclusive than many people realize.

An AD&D policy can provide a benefit in the event of death or dismemberment caused by auto accidents, firearms,

plane crashes, private piloting crashes, motorcycle accidents, extreme sports, fires, slips and falls and more. Plans can also include permanent total disability coverage which can be incredibly valuable.

A well written policy covers:

- 24 hours a day
- On and off work
- Hazardous activities
- War and terrorism
- Medically substandard

Good coverage benefits would include:

- Accidental Death ----- 100% of the Benefit

Dismemberment

- Loss of or loss of use of two or more members -----100% of the Benefit
- Loss of sight of both eyes -----100% of the Benefit
- Loss of or loss of use of one member ----- 50% of the Benefit
- Loss of hearing of both ears ----- 50% of the Benefit
- Loss of speech ----- 50% of the Benefit
- Loss of sight of one eye ----- 50% of the Benefit
- Accident Permanent Total Disability ----- 100% of the Benefit

Benefits on plans can be up to 10 times annual income and up to \$100 million benefit (subject to underwriting approval). There are usually only a few simple questions to answer. Many plans can be issued immediately. Some responses require the plan go to underwriting for rating and issue such as participating in hazardous sports. Coverage is available worldwide. Plans might charge additional for some countries that are a higher risk.

24 hour AD&D with permanent total disability coverage is a very inexpensive way to have a lot of protection. No one wants to have to use it but if something happens you will be very glad you had it.

For assistance please call or email.

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