

“Excess” Long Term Disability Coverage

Earlier this year, a client of ours was in a serious motor vehicle accident. We are pleased to report he will make a full recovery, and is expected to return to work.

*Not only is his medical prognosis good, but prior to the accident our client had applied for (with some gentle reminders from us!) and been approved for, **“Excess” Long Term Disability coverage.***

Excess Long Term Disability coverage entitled our client to Long Term Disability coverage over the “guaranteed issue” amount. While on disability, he’s receiving 85% of his net pay, and no taxes!

*We do not believe in “over-insurance”; however, we do believe in the “right amount of insurance”, and encourage you and your employees to purchase it **while you are insurable.***

PWI Insurance Services are independent group insurance brokers, and third party administrators. For more information on the services we offer, contact us at 800-265-2178, or info@pwi-insurance.ca.

