



**PETERSEN**  
INTERNATIONAL UNDERWRITERS

# WAR ZONE LIFE & HEALTH

FOR CIVILIAN CONTRACTORS

## Why is this coverage needed

Most life and health insurance policies contain exclusions for overseas travel to high risk areas or active war zones. A need has been created for insurance programs that provide high risk, high limit coverage and fill the gaps of traditional insurance policies. Petersen International Underwriters has developed a variety of programs to offer civilians who travel to these dangerous areas including Life Insurance, Accidental Death & Dismemberment Insurance, Kidnap & Ransom Insurance, Disability Insurance, and Medical Insurance including Medical Evacuation.

Our “war zone” underwriting experience has allowed us to develop comprehensive products while keeping costs low. The following coverage types are quoted separately on either an individual or group basis. This allows the potential insured to pick and choose the best possible combinations, specific to their needs.

### Life Insurance

**AD&D:** Accidental Death & Dismemberment is by far the most popular product for civilians working in war zones. With coverage for war and terrorism, the insured can be covered for accidents ranging from a normal, everyday traffic collision to a convoy ambush, mortar attack, gunfire, IED, or land mine. With the majority of risk stemming from loss of life and limb in a war zone, the AD&D plan is a great fit for most clients, allowing limits as high as ten times annual income.

|   |       |                     |
|---|-------|---------------------|
| <b>Accidental Death</b>                                     | ..... | 100% of the Benefit |
| <b>Accidental Dismemberment - Loss of or Loss of Use of</b> |       |                     |
| Both Hands or Feet  | ..... | 100% of the Benefit |
| One Hand and One Foot                                       | ..... | 100% of the Benefit |
| Sight of both eyes  | ..... | 100% of the Benefit |
| Either Hand or Foot   | ..... | 50% of the Benefit  |
| Hearing of Both Ears  | ..... | 50% of the Benefit  |
| Speech  | ..... | 50% of the Benefit  |
| Sight of One Eye  | ..... | 50% of the Benefit  |

#### **Accidental Permanent Total Disability**

100% of the benefits will be provided if after a 12 month elimination period, a competent medical authority determines the insured person is permanently totally disabled and is unable to perform the substantial and material duties of his/her occupation.



**Life Insurance - Natural Causes Only:** Life Insurance for Natural Causes Only can be offered in case of a death by natural causes. To provide a well rounded Life Insurance program an individual needs to obtain coverage for both Accidents and Natural Causes. When coverage is offered in war zones, it is typically split out into two parts so individuals can pick and choose their coverage. In many cases HR personnel are often responsible for matching benefits as closely to the U.S. employee benefits as possible when they have an employee travelling on the employer's behalf. The Natural Causes Only plan can help HR departments provide employees with the appropriate required benefits.

## Medical Insurance

**Medical Insurance & Medical Evacuation:** Another crucial product is medical insurance including medical evacuation coverage. If an individual is injured as a result of war or terrorism, they will often need medical evacuation and emergency medical care. Our medical program can cover accident and sickness expenses up to \$500,000 and provide medical evacuation benefits up to \$100,000.

## Kidnap & Ransom Insurance

**Kidnap & Ransom:** In addition to the ransom reimbursement, the Kidnap & Ransom coverage provides unlimited fees for a crisis response team. The crisis response team employs experts and intelligence all over the world including providing strategies for negotiations. In some parts of the world, the perpetrators use kidnapping for financial gain, other kidnappings are for terrorism or political gain. The crisis response team provides years of experience and knowledge that can aid in major decisions such as response, reaction, and police involvement.

## Disability Insurance

**Disability Insurance:** Disability Insurance coverage is a critical part of financial planning and is a significant risk for individuals in hazardous areas. If an individual is injured by gunfire, IED, land mine, or even a sickness such as a heart attack or stroke, how will that individual be able to earn an income. Disability Insurance will provide an individual with 65% of income if they are unable to perform their specific occupation. Accidents, again, are the largest risks in war zones and can cause lifelong injuries making it impossible to earn a living.

- Monthly Benefits
- Lump Sum Benefit
- Combination of Monthly Benefits Followed by a Lump Sum Benefit
- Own Occupation
- War/Terrorism Coverage



## Available Features

When selecting a policy, it is important to understand all of the various coverage types and client needs. The following features are the highlights of the products that are offered:

- Acts of War Coverage
- Acts of Terrorism Coverage
- Death Benefits up to \$10,000,000 or more
- High Limit Dismemberment Benefit
- Medical Expenses up to \$500,000
- Medical Evacuation up to \$100,000
- Repatriation of Remains up to \$100,000
- Follow Me Home Medical Benefits
- Lump Sum Disability Insurance Benefits
- Hazardous Occupational Duties Coverage
- Unlimited Expenses for a K&R Crisis Response Team
- Fast Underwriting to Accommodate Last Minute Cases
- Monthly Premium Payments
- Optional Coverage: Weapons of Mass Destruction (Nuclear, Chemical, or Biological)

## Occupations Considered

War zone conflicts draw a wide array of civilian personnel to the affected areas. For this reason, our War Zone Life & Health products are designed to cover a wide variety of occupations of those tending to these conflicts. The following occupations can be considered for coverage:

- Journalist
- Security Guard
- K9 Handler
- IT Technician
- Attorney
- Construction Worker
- Equipment Operator
- Humanitarian
- Missionary
- Engineer
- Mechanic
- Roughneck
- Aircraft Mechanic
- Field Service Rep.
- Politician
- Diplomat
- Communications Engineer
- Land Mine Technician
- Petroleum Engineer
- and Many More....

## Contact Us



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