

# Types of Available Disability Coverage

Disability Income Insurance (DI) is not a one-size-fits-all type of product. Given that almost all working individuals need to protect their income, there are several different types of DI to meet the needs of your clients.

Reference the chart below for a comprehensive listing of the DI coverage types that are available to meet the needs of your clients.



## PERSONAL

- Long Term Individual Disability
- True Own Occupation
- Short Term Individual Disability
- Simplified DI
- Accidental Death & Dismemberment
- Critical Illness
- Cancer
- High Limit Coverage
- Kidnap/Ransom



## BUSINESS

- Business Overhead Expense
- Buy-Sell
- Loan Indemnification
- Contract Indemnification
- Key Person



## EMPLOYEE BENEFIT

- Multi-Life Discounts (3 or more lives)
- Guaranteed Standard Issue

**Contact GPAgency to learn more about the different types of DI, and to discuss which product may be right for your client.**