

IWME DISABILITY DEBT | GOLD, SILVER AND BRONZE

Benefits available	Minimum \$400, maximum \$2,500 a month.
Waiting period	90 days
Benefit period	12 or 24 months
Age limit upon purchase	Available to persons ages 18 to 55, inclusively.
Contract type	Term of 10 or 20 years depending on the option chosen by the policyholder.
Renewal	Coverage for up to 65 years of age.
Premium	This <i>policy</i> comes with premiums that change every 10 or 20 years, depending on the option selected by the policyholder. Unless explicitly stated otherwise in the schedule of benefits, the insurer may adjust the premium's coverage based on experience if not as expected.
Retroactive benefit	6 months. If the insured receives total disability benefits for six (6) consecutive months, the insurer will pay a lump sum benefit equal to the total disability benefits that would have been paid during the waiting period as though the waiting period did not apply.
Disability coverage	Any total disability resulting from an accident or illness.
Waiver of premiums	3 months
Coordination	Not coordinated. Any debt covered by other insurance is not eligible.
Beneficiary	The insured
Pre-existing condition clauses	Pre-existing condition clauses of 12 or 24 months apply (depending on the insured's policy).
Rider (optional)	After 20 years without claim, receive a premium refund of up to 75% of the total premiums paid.
Exclusions and restrictions	Please refer to the online specimen policy document for disability insurance.