



Pilot Loss of Income Protection Plan

One in four of today's professional expatriates will become disabled before reaching age 67, meaning you are more likely to be disabled than lose your life. That's why Clements Worldwide offers competitively priced disability insurance- to cover loss of income should you be unable to work at your current occupation, or unable to work at all.

For maximum financial protection, Clements offers two types of disability coverage:

Temporary Total Disablement (TTD): for if you are unable to work at your current occupation. You will receive a monthly benefit of up to 60% of your current monthly salary or USD 20,000 for up to 120 consecutive months.*

Permanent Total Disablement (PTD): for if you are unable to work at all. You will receive a lump sum calculated up to 5 times your annual income or USD 250,000.

Policy Highlights

High Level of Benefits

Benefits as high as 60% of your monthly salary or USD 20,000 for Temporary Total Disablement, or 5 times your annual income or USD 250,000 for Permanent Total Disablement.

No Medical Test or Exam Needed

Skip the inconvenience of bloodwork and exams, and get the coverage you need when you need it.²

Broad Coverage

Unlike most insurers, Clements Disability covers both injury and illness, including those workplace-related. This policy is also open to all occupations, so that everyone can get the financial protection they need.

Truly Global Protection

Coverage extends to over 180 countries, including your home country to prevent breaks in coverage that can leave you and your family vulnerable.

No War & Terrorism Exclusions

Have peace of mind with financial protection wherever you are, even in high-risk areas of the world.

CLEMENTS ADVANTAGE

5 Key International Personal Insurance Lines, Including Auto, Health, Life, Disability and Personal Property

3 Global Offices

1947 Year Founded

1st Expatriate Insurance Program for U.S. Foreign Service Officers

10 Consecutive Years Receiving IIABA Best Practices Award

Contact us at:
admin@3crew.com.au

www.3crew.com.au/loss-of-income-insurance

Pilot Loss of Income Protection Plan

Disability insurance isn't just for accidents and injuries- in fact, illnesses like cancer, heart attack and diabetes cause the majority of long-term disabilities. Musculoskeletal disorders, nervous system disorders, and cardiovascular disorders were the three leading causes of existing disability claims in 2012.³

Your chances of becoming disabled are probably higher than you think. Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.⁴ And many are not prepared- in 2013, medical debt was the largest cause of personal bankruptcy in the United States.⁵ That's why disability insurance, along with life insurance and a retirement plan, is crucial to your financial protection.



Available Limits	TTD: Up to 60% of salary or USD 20,000 per month, whichever is lower PTD: 5 times annual salary up to USD 250,000, whichever is lower
Application	Online enrollment form
Coverage Type	Provides income protection to individuals who are unable to work due to injury or illness
Premium Payments	Payment options available: Monthly, Quarterly, Semi-Annual, and Annual
Eligibility Age	Temporary Total Disablement can be purchased up to age 64. Permanent Total Disablement can be purchased up to age 61.
<p>Contact us at: admin@3crew.com.au www.3crew.com.au/loss-of-income-insurance</p>	

¹ U.S Social Security Administration (Fact Sheet, February 2013).
² Medical exams may be needed for certain preexisting conditions and illnesses
³ Council for Disability Awareness, Long-Term Disability Claims Review, 2012
⁴ U.S Social Security Administration (Fact Sheet, February 2013).
⁵ 2013 NerdWallet Health study