

Personal Disability Insurance



AmTrust Syndicate 1861

Permanent Total Disability (PTD) insurance covers individuals against permanent injuries or illnesses, which prevent them from continuing in their occupation. PTD will pay a lump sum amount to the individual after 12 consecutive months of disability.

Temporary Total Disability (TTD) coverage protects an individual's income when that person is unable to work through injury or illness. Varying excess periods can be chosen with benefit periods payable up to 60 months.

With up to USD 5 million capacity for any one person, these benefits can be purchased to either supplement any coverage already in place or provide where there is no current cover in force. Always to provide its holder with financial peace of mind.

A disability can happen at anytime and to anyone. A person without disability insurance could potentially face huge financial struggles. A person needs to protect themselves and their family from the financial consequences of a debilitating injury or illness. Personal Disability Insurance allows people to continue living in the manner to which they have become accustomed. If a person is insured adequately, they can continue living comfortably in the face of a temporary or permanent disability.

Our Approach

Individuals may have existing cover in place provided by their employer, but can they be sure it is sufficient for their needs? AmTrust can provide a Permanent Disability benefit up to 10 times annual salary and income replacement (temporary total disablement) up to 75% of gross weekly wages.

Key risks AmTrust can address:

- Continued mortgage payments
- Home alteration costs
- School fees
- General costs of living

Whilst the coverage we provide does not provide cover for these specific risks, the insurance payment(s) can be used for whatever costs the Insured person should incur. These insured benefits keep their families financially secure and will provide peace of mind for the future in the face of uncertain times.



Contact us on **+44 207 456 1800**



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How AmTrust Is Different

The A&H team at AmTrust Syndicate 1861 offers a wide breadth of capabilities to meet the needs for business and individuals looking to better manage personal accident, medical expense and travel risks. Business is written on a direct and reinsurance basis in many territories around the world.

A wide range of occupations are covered from professional and services positions to more hands-on high risk workers in trades such as security and offshore personnel. Other areas of specialty are sports, aviation and benefits associated to credit cards. Solutions can be provided for expats and local nationals working in more hostile territories.

Let's Talk

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