

# ACCIDENTAL DEATH & DISMEMBERMENT UNIQUE ACCIDENT PROTECTION

We understand risk. We appreciate those who put it all on the line. Fairfield Green Enterprises partners with Exceptional Risk Advisors, LLC to provide personal and corporate accidental death & dismemberment coverage as an alternative or supplement for people who cannot obtain sufficient amounts of traditional life insurance.

We can secure accidental death and dismemberment coverage for individuals partaking in such avocations as race car driving, piloting, scuba diving and mountain climbing. War risk coverage is also available for contractors working and living in high risk locations anywhere in the world.

## COVERAGE INCLUDES:

- Exclusionary Buy-Backs for Traditional Life Placements
- Benefit amounts exceeding \$100,000,000 per person
- Accident Only Permanent Total Disability Rider
- Coverage Available for War Risk Zones
- 24-hour, Worldwide Coverage
- Policy Terms Ranging from 1 day to 3 years

## CASE STUDY

A satellite technician was offered a job in Iraq assisting the US military with their communications systems. Before departing, he wanted to financially protect his family in the event he suffered death or permanent disability while overseas. Because he would be in a high risk location, traditional life and disability companies would not offer coverage. The advisor was able to secure accidental death and dismemberment, as well as personal disability coverage which included any losses due to passive war and terrorism.



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