

A Lloyd's of London Product Review

The Ziff Agency, LLC

Exceptional Clients Require Exceptional Solutions....

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Providing Solutions
Unavailable in Traditional US Insurance Markets

LLOYD'S

Lloyd's of London specializes in developing, underwriting, & processing specialty high-limit insurance products for advisors with prosperous clients, best known for insuring some of the largest names in the corporate world, music, and film industries. With the ability to write in excess of \$125,000,000 of disability protection, \$50,000,000 of Auto-Bind Specialty Life, and \$100,000,000 of Accidental Death per insured, Lloyd's provides insurance professionals the solutions to appropriately cover those in need of excess and exceptional risk coverage.

The Ziff Agency

Shortfalls of Traditional Disability Insurance Markets

Lloyd's of London provides high limit disability solutions for high earning clientele. Coverage is available with benefit limits far above what traditional insurers offer. Utilizing the power of the Lloyd's market, The Ziff Agency has the ability to design disability income protection with benefit limits up to \$500,000 per month.



Professional Athletes

Lloyd's of London provides coverage to professional and top college athletes to protect potential future earnings or non-guaranteed contracts. Contract coverage is also available for teams or sponsors looking to protect their most valued players.

High Income Earners

A person's ability to earn a sizeable income is his/her biggest asset, yet it is often taken for granted. Traditional insurers are often unable to meet the income replacement needs of high earners in the event of disability. Lloyd's of London provides high limit disability solutions for very affluent clientele. Coverage is available above and beyond what traditional insurers offer.

Entertainers

The entertainment industry has a large variety of risk management exposures that require a special approach and expertise. Actors, musicians and entertainers cannot obtain adequate insurance coverage from traditional carriers. Additionally, film studios, record companies and event planners rely on the abilities of their top performers to generate revenue. Lloyd's of London provides unique personal and contractual high limit insurance solutions for the entertainment industry.

Physicians and Surgeons

A doctor's ability to earn a sizeable income is predicated on the ability to see patients, perform surgery, and further their education. Traditional insurers often fall short of the replacement ratios necessary to adequately protect a doctor's income. Lloyd's of London provides high limit disability solutions for medical professionals.

Hedge Fund Professionals

Hedge fund managers rely on their unique skill set and knowledge to make the right investment choices. An unexpected disability striking a high caliber manager often results in a catastrophic loss to the funds being managed, and the manager's personal wealth. Lloyd's of London understands that hedge fund managers require unique solutions when it comes to protecting their wealth and prosperity. Lloyd's provide specialized products to suit those needs.



42.45	40.86	27.09	+0.13	0.7%
37.85	26.07	22.47	+0.46	2.09%
22.59	21.71	22.47		
29.97	22.74	23.37	-1.26	-5.12%
81.70	377.43	391.66	+12.51	3.30%
95.67	93.96	95.61	+0.74	0.78%
35.32	24.74	25.22	+0.42	1.69%
24.89	24.35	24.82	+0.30	1.22%
57.55	55.00	57.77		

Private Equity

Private equity firms rely on experienced executives to drive the success and revenue of their acquisitions. An unexpected disability striking a high caliber leader often results in a catastrophic loss to the company's bottom line. Lloyd's of London provides specialized products for both the private equity professional and the portfolio company executive in the event of a disability.

Attorneys

Traditional insurers are often unwilling or unable to meet the income replacement needs of high earners in the law profession. Law firms are also at risk of losing their most valuable employees and partners to a serious disability. Lloyd's of London provides High Limit Disability Income solutions for law firms and attorneys above and beyond what traditional insurers provide. High Limit Key Person and Buy-Out Disability coverage is also available.

High Limit Disability

Key Person Disability

All successful companies, no matter the size, have key personnel as the foundation driving success. What happens if those rainmakers become disabled? Traditional disability markets fall flat when approached for high limit protection. Lloyd's of London provides high limit Key Person disability with benefits exceeding \$100M for private and public organizations, law firms, and medical professionals.

Buy-Sell Disability

Owners create a foundation of human capital that drives the success of a company. Life insurance is often contemplated when partners are looking to fund a buy-sell agreement. Disability is often overlooked as traditional disability markets lack the capacity to provide benefits in excess of \$3M. Lloyd's of London has the ability to design a high-limit Disability Buy-Sell policy with benefits in excess of \$100M per partner to protect private and public organizations, law firms, and medical professionals from the risk of a career ending disability.

Business Overhead Expense

Business Overhead Expense coverage is designed to reimburse a business for overhead expenses should the owner experience an unforeseen disability. Overhead expenses can mount quickly, especially for highly successful businesses leveraged off of a single entrepreneur. Lloyd's of London provides Business Overhead Expense far beyond traditional market capacity, with benefits available in excess of \$500,000 per month.

Loan Indemnification

Many business ventures require a high capital input to generate large amounts of revenue. Securing a loan can provide a business the leverage it needs to turn a large profit. Due to the potential risk of disability, numerous institutions are hesitant to provide large loans to individuals in fear the loan will not be paid back. Lloyd's of London offers a solution by insuring high limit loans in the event the individual paying the loan becomes disabled and can no longer make payments.

Specialty Life Insurance

Lloyd's of London provides high limit specialty life insurance solutions for your affluent clientele that require a unique solution. Coverage is available above and beyond what traditional insurers offer, and can be bound within 48 hours in excess of \$50,000,000 on any one person.

Accidental Death and Dismemberment

We can secure Accidental Death and Dismemberment 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.



Contract Performance Indemnity

In the fast paced world of business transactions, it is important to have insurance coverage readily available for contractual situations which present an urgent need to cover death or disability risks. Lloyd's of London provides Contractual Performance Indemnity coverage for such needs. Lloyd's offers Contractual Performance Indemnity coverage for corporations in order to protect contractually obligated values, in the event of a death and/or disability of one of the parties to the contract. This coverage can be bound within 48 hours using a one-page application and NO MEDICAL EXAM.

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Exceptional Case Examples

Corporate Executives and Professionals

Personal Excess

An executive earning over \$2 million dollars per year had only \$15,000 per month of disability coverage in force. This represented less than a 10% income replacement ratio. Lloyd's of London designed a program delivering an additional \$85,000 per month of disability coverage.

Key Person Disability

A leading cancer surgery center employed an elite surgeon that delivered a significant portion of the total revenue to the hospital. Lloyd's of London deployed a \$10 million dollar key person disability policy, which would pay the hospital if the surgeon suffered a disability.

Business Travel Accident

A global consulting firm was sending its top five sales people to a conference in Italy. Lloyd's of London was able to bind \$10 million of key person accidental death coverage for each attendee to protect them during the week of the trip.

Hedge Fund/Private Equity

Buy Out Disability

The five principals of a multi-billion dollar hedge fund sought to protect their equity if an owner was disabled. Lloyd's of London designed a \$20 million buyout disability policy on each partner. In the event of an unforeseen accident or illness, this policy would help mitigate the fund's loss of a partner's specialized contributions and provide capital to transfer the owner's equity.

Interim Contract Performance Indemnity Coverage

A private equity firm realized just prior to completing an acquisition that they failed to secure life and disability protection on the portfolio company's CEO. In a matter of hours, Lloyd's of London bound \$10 million of life and disability coverage for 60 days while traditional underwriting took place.

Key Person Disability

As part of their latest portfolio company acquisition, a high profile private equity firm sought to protect themselves against the loss of three individuals with unique talents, skills and relationships. Lloyd's of London designed a key person disability policy protecting the firm against a disability of any one of the three key business drivers. Limit ranged from \$5 million to \$15 million.

Exceptional Case Examples

Entrepreneurs

Buy Out Disability

A niche software company valued at \$30 million was owned jointly by two principals. Lloyd's of London designed a disability program that insured each executive for \$15 million to fund a buyout agreement.

War Risk

A satellite technician was offered a job in Iraq to help the US military with their communication systems. Before leaving, he wanted peace of mind that his family would be protected in case something happened to him. Lloyd's of London bound accidental death and dismemberment, as well as personal disability coverage, which included any losses due to passive war and terrorism.

Personal Disability

A prominent New York writer/producer made over \$300,000 annually. Because of her occupation, and the fact she worked from home, she was unable to obtain disability coverage from traditional carriers. Lloyd's of London was able to offer an "own occupation" \$15,000 per month benefit, followed by a \$1 million lump sum.



Athletes & Entertainers

Personal Income

A young baseball player was in the last year of his first professional contract and was about to become one of the league's top free agents. If injured, his future multi-million dollar contract stood at risk. Lloyd's of London secured a \$10 million personal disability policy that would pay out as a lump sum in the event of a career ending injury.

Essential Element

One of Hollywood's A-List actors was under contract to complete filming of a movie. Lloyd's of London secured \$20 million of Contract Performance Indemnity and high limit Disability coverage. This coverage would pay the studio in the event of the actor's inability to complete the film due to death or disability, resulting from two specific perils which were excluded under the cast policy.

Non Appearance

A famous recording artist was preparing for a worldwide concert tour to promote her top selling new album. The principals at Lloyd's of London were able to secure non-appearance coverage for her management company. This protected her from losing potential earnings if she had to cancel an appearance due to death, illness, or other unexpected events.

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