

Premier Disability Plus



PREMIER HEALTHSM
We are with youSM

Plan Highlights

10-Year Rate Guaranteed

Coverage for accidents or illness

Permanent coverage up to
10 times annual salary

Optional Temporary
Total Disability Benefit

Coverage for loss of limbs
or loss of sight

Accidental death and
dismemberment (AD&D)

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Disability Insurance

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& Administration

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About Us

THE COMPANY

PA Group (Premier Assurance Group) was founded by two former General Electric executives with a heart for people and a passion for helping others in preparing for the future.

Premier Health products of PA Group are innovative solutions with strong financial backing by Lloyd's of London. Our mission is to meet the health and disability insurance needs of global citizens in Latin America, Europe, Asia, and the Middle East.

From protecting our clients' health with worldwide coverage to helping them achieve a successful financial future, PA Group creates financial security roadmaps for life's most significant events.

For almost 20 years, PA Group has guided and protected our international clients with comprehensive health and wealth accumulation solutions.

Accomplishments:

- An Investment Solutions Company has evolved into a Life, Health, and Investments company
- PA Group Expatriate health expertise has been leveraged to now cover global citizens in over 195 countries through the PA Group Accident and Health Division
- The Company has clients in more than 195 Countries that range from worldwide medical coverage to investment and retirement solutions
- PA Group has gained the distinction of becoming a Lloyd's of London Coverholder
- PA Group offers disability protection through Premier Disability Plus Plan, a policy underwritten by Griffin Underwriting Limited and reinsured 100% by Lloyd's of London.



Protect Yourself with Disability Insurance

The financial impact of an injury or illness can be significant for highly compensated individuals.

Disability can strike anyone, at any age. Being unable to work for an extended period of time (or not at all) can cause you significant strain in meeting financial obligations or maintaining your current lifestyle.

Additionally, a period of disability can greatly diminish your savings and derail funding for your retirement.

Premier Disability Plus and its family of products are designed to help you prepare for these challenging times.

Company behind your Plan

A Policy issued by PA group, underwritten by Griffin Underwriting Limited, reinsured 100% by Lloyd's of London which is rated A (Excellent) by A.M. Best.

Our Reinsurer ratings are the following:

A+ Standard & Poor's:	A+ (Strong)
AA- Fitch Ratings:	AA-(Very Strong)
A A.M. Best:	A (Excellent)



Why Premier Disability Plus

PA Group, a pioneer in providing international insurance solutions to global citizens since 1996, is now proud to offer you the Premier Disability Plus Plan, one more way... We are with you.

Premier Disability Plus is designed to help you prepare for unexpected life events ensuring yours and your family's financial well-being.

With the advances in modern medicine, you are more likely to survive a serious accident than to die from it. So you can concentrate in recovering without other worries, our plan offers you peace of mind by protecting you in case of Accidental Death and Dismemberment (AD&D), Permanent Total Disability (PTD) and Temporary Total Disability (TTD).

Some of the Benefits offered by Premier Disability Plus are:

- Monthly payments during waiting period afforded under the Temporary Total Disability (TTD) benefit
- Lump sum payment
 - after 12 months of Total Disability
 - for the loss of one eye or one limb
 - in the event of a death caused by an accident
- Full payment of the policy's total face value for covered injuries/illnesses in the event of Permanent Total Disability
- High benefit level up to 10 times salary with a USD \$5,000,000 maximum



Underwriting Process

- Each Application is subject to the completion and signing of a Proposal Form, which is submitted online.
- No medical examination is necessary for sums insured of USD \$500,000 or below. Unless, there are circumstances brought to the attention of Premier Health in the proposal form that would recommend a medical examination prior to inception. In which case, the medical examination would be paid for by Premier Health.
- When the application is completed by the client online, it should be printed and signed. The signature page and the credit card payment page should be scanned and sent to Premier Health. This will be reviewed and responded to with the advice of any amended terms and conditions if applicable.

Administration

- One electronic policy or paper policy document, produced by Premier Health at inception.
- If there is a signed agreement to pay by credit card, Premier Health will renew automatically and will send a receipt as evidence of renewal.
- The cover excludes hazardous occupations, but these may be covered for an additional premium based on additional information provided by the client.



PREMIER DISABILITY PLUS

TERMS AND CONDITIONS

DISABILITY DEFINITION

Occupation	Administrative Desk Duties or duties pertaining to the Insured's usual Occupation (as stated on proposal form).
Interest	Permanent Total Disability: Accident and Sickness
	Temporary Total Disability: Accident and Sickness
Situation	Worldwide

AD&D Benefit Table

Total and irrecoverable loss of sight of both eyes	100%
Total and irrecoverable loss of sight of one eye	50%
Loss of use of two limbs	100%
Loss of use of one limb	50%
Total and irrecoverable loss of sight of one eye and loss of one limb	100%

CLAIMS

All claims are subject to:

- The completed claim form;
- An official document proving the date of birth of the Insured and official certificate of death, in event of accidental death;
- Proof of employment at date of disability/death;
- Proof of salary, at date of disability/death;
- A detailed medical report from the attending physician(s) on the onset, course and consequences of the bodily injury, disease or accident, as well as the degree and probable duration of the disability. The Insurer may request further proof of disability at any time and have the Insured examined by its own medical consultants;
- During the continuance of a period of disability, updated medical reports from the attending physician(s) as often as the Insurer may reasonably require.

EXCLUSIONS AND LIMITATIONS

This Insurance does not cover claims in any way caused or contributed to by:

- Death by natural causes;
- War or any act of war, whether war is declared or not, invasion, civil commotion or riots of any kind;
- Bodily Injury or Sickness sustained while in any of the armed forces (land, sea or air) of any country or international authority;
- Intentional self-inflicted injury or attempted suicide or the Insured Person being in a state of insanity;
- The Insured Person being under the influence of alcohol or having taken drugs or narcotics, or any poison, chemical compound, gas or fumes, unless prescribed by a legally qualified physician or surgeon;
- Bodily Injury or Sickness occasioned or occurring while the Insured Person is committing or attempting to commit a felony or to which a contributing cause was the Insured Person being engaged in an illegal activity;
- Pregnancy, childbirth, miscarriage or abortion;
- Bodily Injury or Sickness arising out of a Pre-Existing Condition unless noted in the proposal form and agreed by the Underwriters;
- Acquired Immune Deficiency Syndrome (AIDS), AIDS' Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
- Neuroses, psychoneuroses, psychopathies, psychoses or mental or emotional diseases or disorders of any type;
- Any loss arising out of any medical or psychological condition where no firm and complete diagnosis can be made with regard to the causal factors and no firm and complete prognosis can be made as to the likely severity of the condition or its permanence;
- The Insured Person riding or driving in any kind of race or endurance test; riding or being a passenger in any 2, 3, or 4 wheel mechanically powered motorcycle, quad or scooter above 50cc; or traveling in any aircraft which is being used for crop-dusting, seeding, skywriting, racing, exploration or any other purpose than transportation as a passenger; unless noted in the proposal form and agreed by the Underwriters;
- The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);
- Any cause specifically excluded by an Endorsement to this Policy;
- Nuclear Reaction, nuclear radiation or radioactive contamination;
- Hazardous occupations as well as activities/ sports/ hobbies based on, as stated, underwriter review, consideration and additional premium;
- Partial disability other than for the Loss of Sight of one eye or the loss of use of limb as per the Schedule.



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