



THE INTERNATIONAL  
ASSOCIATION OF HOTEL  
GENERAL MANAGERS



THE INTERNATIONAL  
ASSOCIATION  
OF HOTEL EXECUTIVES

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WORLDWIDE



## Income Protection

The International Association of Hotel General Managers and The International Association of Hotel Executives has partnered with Clements Worldwide to offer competitively priced Income Protection (also known as Loss of Income or Disability Insurance). This valuable coverage replaces lost income should you be unable to work at your current occupation, or unable to work at all.

For maximum financial protection, this program offers two types of coverage:

### Temporary Total Disablement (TTD):

- This program offers financial coverage in the event of disablement preventing you from performing the duties of your profession.
- Provides a monthly benefit of up to 60% of your gross annual salary from your own occupation, including any additional allowances and benefits and any other income earned from normal work activities, or USD 20,000 whichever is lower.
- Benefits up to 10 years.

### Permanent Total Disablement (PTD):

- This program offers financial coverage in the event of disablement preventing you from performing the duties of your profession.
- Provides a lump sum payment of 5 times your gross annual salary from your own occupation, including any additional allowances and benefits and any other income earned from normal work activities, or a maximum of USD 750,000, whichever is lower.

### Unique Advantages Applicable to Both Types of Coverage

- No medical underwriting or medical tests required.\*
- Choice of waiting period based on your coverage needs.
- No exclusions for war and terrorism.

\*Subject to health disclosures (See section 6 of the application form).

### ALSO AVAILABLE: GUARANTEED-ISSUE INTERNATIONAL TERM LIFE INSURANCE

Enrolling in our International Term Life Insurance program ensures your beneficiaries will be protected financially. Coverage up to USD 500,000 requires no medical exam and the policy is fully portable. Don't wait until it's too late to ensure guaranteed protection for your loved ones.

Contact us today!  
[IAHGM@clements.com](mailto:IAHGM@clements.com)



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Income Protection 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 2016.

That's why Income Protection insurance, along with life insurance and a retirement plan, is crucial to your financial protection.

Temporary Total Disability	
Benefits Payments	Total monthly payment of up to 60% of pre-disability earnings including benefits or USD 20,000 (whichever is lower).
Eligibility	Actively at work
Waiting Period	Choose between 30 – 730 days
Benefit Period	Choose between 12 months – 120 months
Pre-existing Conditions	If symptoms were present and/or medical advice or treatment was recommended by or received from a physician or other health care practitioner at any time during the thirty (30) month period preceding the inception date of this policy that condition is not covered.
War and Terrorism	Covered
Permanent Total Disability	
Benefits Payments	Lump Sum of USD 750,000 max or 5 times your pre-disability earnings including benefits (whichever is lower).
Eligibility	Actively at work
Waiting Period	Choose between 12 months – 120 months
Pre-existing Conditions	If symptoms were present and/or medical advice or treatment was recommended by or received from a physician or other health care practitioner at any time during the thirty (30) month period preceding the inception date of this policy that condition is not covered.
War and Terrorism	Covered

\* Summary of benefits subject to policy document. Exclusions and limitations apply. Please consult policy terms and conditions.

**For more information  
please contact:**

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Coverage provided by Union Insurance within the UAE  **الاتحاد للتأمين**  
UNION INSURANCE

Union Insurance Company employs more than 320 people who work in the company's offices across the UAE. This program is underwritten by Union Insurance, and reinsured by Clements Worldwide, a Lloyd's of London coverholder.

Clements Worldwide is a trading name of Clements (Dubai) Limited. Clements (Dubai) Limited is a DIFC-based wholly owned subsidiary of Clements Europe Limited and is authorised and regulated by the Dubai Financial Services Authority to conduct insurance mediation activities.



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# Income Protection: FAQs

## 1. How is Total Disability defined?

Total disability means that you are disabled to the extent that you are either temporarily or permanently unable to work in your profession.

Temporary Total Disability (TTD) means that you have a temporary disability that renders you incapable of working temporarily. Permanent Total Disability (PTD) means that you have a disability that renders you permanently incapable of working.

## 2. Who determines that I am totally disabled?

A registered medical practitioner must declare that you are totally disabled due to an illness or injury.

## 3. What is a waiting or elimination period?

The waiting period is the time between the date when the accident occurs or the sickness manifests and the commencement of payments of benefits under the policy. You may select your desired waiting period when obtaining a quote or applying for the policy, e.g. 30 days, 180 days, 365 days etc. A longer period will usually result in a lower premium.

## 4. Who pays for additional underwriter required tests and/or transportation needed to travel to undergo the additional tests?

The policy will cover any medical diagnostic / exams costs incurred for establishing of claim or diagnostics tests for determining disability subject to underwriters approval.

It will not cover any ongoing medical care costs - only tests to determine the claim and extent of disability on ongoing basis. It will also cover any transportation costs but only where the underwriters disputes a claim and requires the insured to travel to some specific clinic or doctor to undergo tests to verify illness/injury. This would only be applicable where travel is at the underwriters request and with their prior approval.

The policy will not cover any tests done at inception for policy purchase or for any transportation costs to medical facilities for tests to establish disability. In addition it will not cover any medical evidence required for claim initiation as the claim would be triggered by an injury / sickness total disability that has already been medically diagnosed and established.

## 5. What is the frequency of PTD pay?

If you are determined to be permanently disabled the PTD benefit will be paid in a lump sum. If you have opted for both PTD and TTD benefits, PTD will be paid upon exhaustion of the TTD benefit.

## 6. What is the frequency of TTD pay?

If you are determined to be temporarily disabled through an injury or illness the TTD benefit will be paid monthly.

## 7. When will the PTD benefit be payable?

The PTD benefit is a lump sum benefit paid when you can no longer perform the duties of your occupation for the remainder of your life. The PTD benefit will be paid upon exhaustion of the TTD benefits purchased and/or after the PTD waiting period or 12 months.

## 8. If I claim for 6 months on TTD and return to work and then suffer a subsequent illness/injury within the current policy period, is the total available benefit reduced by the benefits previously paid?

Provided the subsequent illness or injury is unrelated to the previous condition you will be entitled to the full cover provided under the policy.

If the subsequent illness is related to the same condition (a recurring condition) for which a benefit was previously paid occurs within 60 days then the payments will resume. If the subsequent illness recurs after 60 days then a new elimination period will commence. After the elimination period you will be entitled to the full benefits originally selected under the policy.

## 9. What happens if I recover from a permanent disability and am able to resume occupation?

If you fully recover from a permanent disability and are able to resume your duties in your occupation, you will be required to repay or refund all monies paid to you by the underwriter.

This is only applicable to a lump sum benefit paid for permanent disability (PTD) and does not apply to a temporary benefit (TTD) which has been paid.