

DeHaanBusse LLP is a leader in disability law including Private Insurance Policy Claims, Employee Benefit Claims, Federal Employee Retirement System Claims, VA Disability Claims, and New York State & Local Retirement Plan Disability. Our practice is based upon one simple premise: *that individuals have the right to receive what they have paid for and what they have been promised according to the law.*

We focus on and believe that the safety net most Americans have worked long and hard to provide for themselves and their families should be there when they need it. Unfortunately, more and more that is not the case. **Large insurers often arbitrarily deny legitimate disability claims, despite the costly premiums paid out through the years.** Their decisions have resulted in the near financial collapse of many individuals and their families. In the event of a catastrophic physical or mental illness or a debilitating injury that prevents you from working in your chosen profession or occupation, you have a legal right to receive benefits either through your privately obtained disability policy or through your employer-provided (ERISA) benefit plan. Our job is to make sure you get your benefits, and that the carrier does what they promised. The sad irony is that all too often, people are not even aware of all the disability benefits they have available to them.

Our attorneys have litigated cases against many of the largest insurance companies in the disability field including **Unum Provident Corporation and its subsidiaries; Metropolitan Life Insurance Company; New York Life Insurance Company; Equitable Life Assurance Society of the United States; First Reliance; First Fortis; Hartford Life Insurance Company; Berkshire/Guardian; Sun Life; and Reliance Standard** among many others.

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The attorneys at DeHaanBusse LLP focus on *Individual Disability Policies, Group Disability Policies, Group ERISA Disability plans, Federal Employee Retirement System (FERS) Benefits, New York State Retirement System Benefits, New York City Retirement System Benefits, Property & Casualty Insurance Claims, Residential Real Estate, and Wills & Estates.* We are available to you for a **free private disability policy legal consultation.**

Contact us today:

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Can Your Disability Policy Say, Got You Covered?



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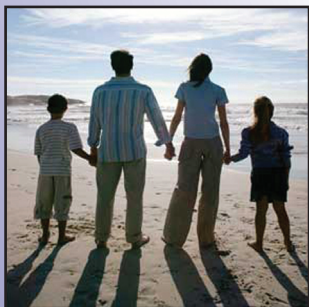
Individual Disability Insurance Policies: A private insurance policy, purchased by an individual, that provides a monthly benefit if a disability renders that individual unable to work or reduces the amount they can work. The law of the state in which they are issued governs these policies.

According to the U.S. Census Bureau, approximately one-fifth of all Americans suffer a disability.



Before age 65, one out of every five American workers will experience a disability that impairs their ability to work for more than six months, and approximately one in seven will be disabled for a period of five years or more. Even more alarming, in the 35 to 65 year age group, 30% of those working individuals will experience a disability that lasts at least 90 days, and one-fifth of that age group will be disabled for five or more years.

Insuring your future ...



If you're like most professionals, you probably have invested in a private disability insurance policy to secure your (and your family's) economic future in the event you experience a physical or emotional injury that leaves you unable to perform your life's work in the same capacity.

What you might not realize is that merely purchasing a policy with hefty premiums is *not enough protection*. Not only should you *have* disability insurance, but you should also make sure that you have the *right disability insurance*, as well as the *right amount* of disability insurance. And, you **cannot** count on your insurance carrier to keep you informed. The onus is upon you.

However, even if you have private disability insurance, that *does not* guarantee coverage when and if you ever need it. Take, for example, one of our clients who had practiced family dentistry for over twenty years. When he first opened his practice, he made sure to purchase a private disability policy from a well-known insurance company. He wanted to protect himself and his family in the event he ever suffered a debilitating physical or mental illness that prevented him from working on his patients.



Unfortunately, our client was involved in a serious car accident. Although he came out of it relatively unscathed, his left arm was permanently damaged, making it impossible for him to perform his work as he had always performed it. But, he was secure

in the knowledge that the insurance policy for which he had paid tremendous premiums would cover him. He returned to work, managing the practice and consulting with patients, leaving the hands-on care of his patients to his partner.



Our client came to us when he filed his change of work status with his insurance company, and was informed that, under the terms of his policy, he was *not* covered.

At **DeHaanBusse**, we have seen this situation time and time again. Here are some things to consider:

- Ask yourself whether you need private disability insurance.
- If you do have private disability insurance, make sure you have read all of the fine print. Know your policy.
- Make sure that your policy covers you adequately keeping your changing personal and professional needs in mind.
- Finally, review your policy on a regular basis.