



## EXCEPTIONAL RISK ADVISORS

### ACCIDENTAL DEATH & DISMEMBERMENT BUSINESS TRAVEL

#### Client

Five top executives at a privately-owned healthcare company.

#### Situation

The advisor was tasked with providing coverage for the key executives who were boarding a single plane for a private retreat in Costa Rica. The coverage needed to be bound prior to their retreat. The retreat included activities such as ATV-riding, surfing and zip lining.

#### Assessment

As exceptional revenue generators, if one or all the executives should perish or be dismembered, the effects to the company would be catastrophic. The biggest challenge in this case was protecting the risk that comes with combined travel.

#### Solution

Exceptional Risk Advisors issued a corporately-owned accidental death and dismemberment policy that covered the flights to-and-fro and activities during the seven day retreat up to \$15,000,000 in the aggregate.

#### Result

With the accidental death & dismemberment coverage in place, the board of directors rested easy knowing that the company was financial protected should the unthinkable happen to any of the key players.

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