

LONG-TERM DISABILITY INSURANCE

Quote, Apply, Bind — Online, On Your Time

Breeze is committed to building the best digital **long-term disability insurance** experience for you and your clients, backed by a friendly team of customer advocates, internal wholesalers, and product experts.

In an industry plagued by slow, confusing processes, we’re leveraging innovative technology to make income protection easier for everyone — **agents and brokers included.**



Quote

Clients enter basic personal info to see personalized rates and customizable coverage options for free.

Takes about 30 seconds.



Apply

Clients select a plan to apply for and complete a secure health and lifestyle interview online.

Takes about 10 minutes.



Bind

Receive an instant decision with underwriting requirements and whether a medical exam is needed.

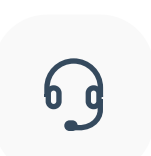
Same-day coverage available, if approved.

Multiple Ways to Sell



Client self-serve

Drive prospects to your own co-branded landing page, where they can get a quote and apply online in minutes.



Agent-assisted

Guide your client through the entire process, from quote to application to coverage in force.



**Long-Term
Disability Insurance**

Ideal Client Eligibility

- Ability to read and answer online questionnaire in English without translation aid
- Apply from within the U.S.
- U.S. Citizen or Green Card Holder for 2 years
- Permanently resides in the U.S, excluding NY
- Non-Tobacco an Tobacco risks only
- No indication of high insurance shopping activity with poor disclosure
- Not recently declined by another carrier for medical or criminal history reasons
- No history of criminal activity in the past 10 years
- No DWI/DUIs in the past 5 years



Possible Insurable Scenarios

- Marijuana usage*
- Suspended DL
- High Cholesterol
- 15 lb weight loss
- Motor-powered racing
- Cave exploration
- Skin/Scuba diving
- Boxing
- Mountain/Rock/Ice climbing
- Bungee jumping
- Hot air ballooning
- Skydiving/parachuting/BASE jumping/Hang gliding
- Professional, semi-professional or club sports

Uninsurable Scenarios

- ALS
- Bankruptcy discharged < 2 years ago
- Bell ’s palsy (if present)
- Bipolar disorder (**Munich will sometimes offer if dx > 3 years ago with stable pattern, good med compliance and f/u, stable employment, no history of drug/alcohol abuse)
- BMI > 40 (**Munich may be okay at 41)
- Blood clot history and still on a blood thinner
- CAD (**Munich IC- bypass, single stent)
- Cancer- stage 2 or higher
- Chronic fatigue syndrome (if present)
- CKD (Chronic Kidney Disease/Kidney failure)
- Diabetes with insulin (**Munich will sometimes offer if over age 40 and dx less than 20 years ago)
- Ehlers-Danlos syndrome (per D. Minnick 1/11/18)
- Drug/Alcohol treatment within the last 5 years
- Fibromyalgia
- Guillain-Barre Syndrome if within 1 year
- Heart Attack
- Hepatitis C
- Huntington’s (if present)
- Hydrocephalus (if 0-3 years or shunt or severe residuals)
- Leukemia
- MS (Multiple Sclerosis)
- Narcolepsy
- Narcotic pain med use
- Nephropathy
- Neuropathy
- Optic Neuritis
- Pacemakers
- Parkinson’s
- Schizophrenia

Ready to get started?

www.meetbreeze.com/agents/



Andrew Hamill
Head of Distribution

Email: andrew@meetbreeze.com
Phone: (843) 284-6246