



## Especially for doctors

Great news for surgeons, dermatologists, cardiologists and all other physicians. You can apply for disability insurance coverage with a **true own-occupation** definition of total disability.

### Why does the definition of total disability matter?

The core of any disability income policy, the definition of total disability, outlines what constitutes being totally disabled. Some policies pay benefits if you're unable to perform the duties of your own occupation, *even if* you are at work in another occupation. Others pay only if you're unable to perform the duties of your own occupation and you're not working in any other occupation. Still others pay only if you cannot work in any occupation for which you are reasonably qualified.

### Why true own-occupation?

Our true own-occupation definition of total disability<sup>1</sup> makes it possible for you to work in another occupation and still be eligible for total disability benefits. And, if you are a physician who has limited your occupation to the performance of the duties of a single medical specialty, we consider that specialty to be your occupation.<sup>2</sup>

This is very important because if your disability were such that you still had the energy and interest in going back to work in some other capacity and earning an income, you could still do so without jeopardizing your total disability benefit. There is no stronger definition for income protection available anywhere in the disability industry. **And this type of protection is particularly important for physicians.**

### For example...

Let's say you are a cardiothoracic surgeon who has limited your occupation to performing the surgical duties of this specialty. You suffer a serious injury or sickness that prevents you from performing those duties. Under the true own-occupation definition of total disability, with its specialty language, you could continue to be considered totally disabled even if you decided to work in another capacity. If you remained totally disabled, the amount of income earned in your new career would not affect your disability benefit.

**You've invested so much in preparing for a career that will provide you with the income to achieve your financial goals. Find out how you can safeguard that income by giving me a call today.**



The Guardian Life Insurance Company of America

[guardianlife.com](http://guardianlife.com)

New York, NY

<sup>1</sup> When we refer to Total Disability or Totally Disabled, we mean that, solely due to Injury or sickness, you are not able to perform the material and substantial duties of your occupation. Under a true own-occupation definition of total disability, you will be considered Totally Disabled even if you are gainfully employed in another occupation so long as, solely due to injury or sickness, you are not able to work in your occupation. Please see our specimen policy for additional details. A different definition of total disability applies to policies issued in California.

<sup>2</sup> Please see our specimen contract for additional details regarding the definition of Your Occupation. Individual Disability Insurance policy forms 18ID, 18UD, 18GI, 1400, 1500, and 1600 underwritten and issued by Berkshire Life Insurance Company of America (BLIOCA) Pittsfield, MA. BLIOCA is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America (Guardian), New York, NY. Product provisions and availability may vary by state.

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