

✓ Disability Insurance Checklist for Attorneys

Is Your Income Fully Protected?

Use this checklist to evaluate whether your current disability coverage is sufficient for you and those who depend on you financially, and to help you in evaluating new coverage.

✓ Evaluate Your Existing Coverage

- I know whether I have any long-term disability insurance
 - I know the **monthly benefit** I would receive
 - I know **how long the benefit** would last (benefit duration)
 - I know the **elimination period** (how long I must be disabled before benefits begin)
 - Is my benefit **tax-free** (depends on who pays the premium)
 - I understand my policy's definition of disability
 - I've reviewed my policy within the last year
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✓ If You're Considering New or Additional Coverage

- I understand how much income I want to protect
 - I've considered how long I'd need benefits (2 years? Until retirement?)
 - I know what riders I might want (e.g. cost-of-living adjustment, future increase options)
 - I've looked at premium cost vs. benefit amount
 - I've spoken with a licensed agent who specializes in working with attorneys
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Want a Professional Review?

As a member of the Bar Association of Erie County, you have access to a personalized, no-obligation review through the endorsed program with Sellers Insurance.

 *Schedule your free consultation by calling us at (716) 627-5400
or emailing us at insurance@sellersinsurance.com*



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