



## EXCEPTIONAL RISK ADVISORS

### ACCIDENTAL DEATH AFRICAN SAFARI

#### Client

A high-powered executive earning \$2 million annually, was about to embark on 3-week African Safari.

#### Situation

Recognizing the inherent risks associated with such an adventurous expedition, the client's advisor was tasked with securing additional life insurance coverage. To complicate matters, traditional life insurance carriers had declined to provide the necessary coverage forcing the advisor to seek support outside the domestic market.

#### Assessment

As an exceptional high-income earner, the sudden loss of the executive could lead to catastrophic consequences for the client's family. Beyond the dangers posed by wildlife encounters, the unique challenge in this case involved the reliance on multiple small aircraft for transportation within the continent.

#### Solution

Exceptional Risk Advisors crafted a specialized accidental death policy. This comprehensive policy not only covered the client during the Safari itself but also extended protection to the travel to, from, and within Africa. The policy offered a coverage limit of up to \$10,000,000 in the aggregate.

#### Result

With the accidental death coverage in place, both the client and their family gained a sense of reassurance. In the event of the unthinkable, the executive's family could rest easy, knowing they were financially protected, providing peace of mind during this extraordinary adventure.

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