

PIONEER GENERAL



Your Future, Our Commitment

KEYMAN INSURANCE

Securing Your Business Leaders, Safeguarding Your Future

What is Covered?

Keyman Insurance is a specialized term life and disability policy taken out by a business to compensate for severe financial losses following the unexpected death or Permanent Total Disability (PTD) of a crucial team member. It provides a vital liquidity cushion, allowing your organization time to restructure, recruit top talent, and maintain operational stability.

KEY COVERAGE SECTIONS

SECTION A: Death Benefit Payout

- Provides a direct lump-sum payout to the business upon the loss of life of a designated key staff member, stabilizing revenue and cash flow.

SECTION B: Permanent Total Disability (PTD)

- Delivers financial compensation to the organization if a key executive suffers permanent disability rendering them unable to fulfill their role.

SECTION C: Debt & Credit Protection

- Protects outstanding corporate loans, bank facilities, or credit lines tied to or guaranteed by the key person's expertise or personal guarantee.

SECTION D: Business Continuity & Recruitment Support

- Funds critical transition costs, including headhunting, temporary executive consulting, and employee retention during restructuring.

KEY POLICY BENEFITS

- **Financial Stability During Transition:** Protects operational cash flow and prevents severe revenue dips caused by losing top talent.
- **Lender & Investor Reassurance:** Maintains creditor confidence and satisfies institutional loan requirement conditions.
- **Flexible Limits of Indemnity:** Tailored sum-assured options based on corporate valuation, key person salary multiples, or profit contribution.

CONTACT US



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WHO IS A KEY PERSON?

- Executive Directors, Founders, and Chief Officers.
- Top Sales Leaders generating substantial business revenue.
- Key Technical Specialists, R&D Leaders, or Proprietary Skill Holders.
- Individual Partners or Guarantors of major corporate loans.

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