

# Disability



As a complement to the Commercial products we make available to our customers, Berkshire Hathaway GUARD offers Disability and Paid Family Leave coverage to New York employers through AmGUARD Insurance Company®. Similar to Workers' Compensation, which provides wage replacement for job-related illnesses and injuries, Disability pays income benefits for non-occupational illnesses/injuries based on state statutes. Optional "riders" are available to broaden or extend coverage. Used in tandem, these products can offer around-the-clock protection against unexpected loss of income.



## COVERAGE HIGHLIGHTS

- Statutory disability benefits of 50% of salary up to a maximum of \$170/week
- Enriched Benefit Riders two or three times statutory benefits
- Enhanced Benefits In-Hospital Rider
- Accidental Death & Dismemberment Rider
- Paid Family Leave benefits of 12 weeks (per 52-week period) job-protected leave and 67% of the statewide Average Weekly Wage

Notice required by New York law: Our Disability Benefits policy provides disability income insurance only and does not provide basic hospital, basic medical, or major medical insurance as defined by the New York Department of Financial Services. Disability insurance is underwritten by AmGUARD Insurance Company® (Form No. DB 99 00 05 20), member of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © 2023.

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