

## It's Not Just What You Own—It's What You Earn

We rarely question the need to protect what we own. Insuring our home, car, and personal belongings against risks like fire, theft, or vandalism feels both natural and necessary. It's simply part of responsible planning.

But when the conversation shifts to protecting income, hesitation often shows up—especially from advisors more familiar with property and casualty coverage.

**A common question is:** *How is individual disability insurance different from property coverage?*  
**And just as often:** *Will premiums increase if a client actually uses the policy?*

The answer lies in the purpose of the coverage.

Property and casualty insurance is designed to protect physical assets, with a focus on managing and minimizing claims. Filing a claim can sometimes lead to higher premiums or added scrutiny at renewal.

Individual disability insurance works differently. It's designed to **replace income** if illness or injury prevents someone from working—and it's built with the expectation that it may be used. When a policy pays a benefit, it's not viewed as a negative outcome—it's the policy performing exactly as intended.

Importantly, individual disability policies can be **non-cancelable and guaranteed renewable**. That means premiums cannot be increased due to a claim, and coverage cannot be reduced or taken away as long as premiums are paid.

In other words, there's no penalty for using the policy.

At its core, the distinction is simple:

Property coverage protects what people have.

Disability insurance protects what makes everything else possible—their income.

And without income, everything else is at risk.

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