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Breeze Disability Insurance Review

Breeze offers long-term disability insurance most people can apply for completely online in minutes



- ✓ AI-Driven underwriting
- ✓ Fully online application
- ✓ Backed by Assurity Life Insurance

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Breeze provides an easy, online application process, much like [Haven Life](#), [Ladder Life](#), and [Bestow](#) do for life insurance, except Breeze sells only disability insurance. Breeze was founded just a short time ago (in 2019) and is the first disability insurance provider of its kind.

This company is part of [Assurity Life Insurance](#), which has been around 130 years. Under the Breeze brand, Assurity offers long-term disability insurance. This coverage pays policy owners a salary if they become disabled and unable to work for a long time, usually several months or years. Since Breeze is so new they don't yet have an A.M. Best rating, however, Assurity has a great score of A- on A.M. Best.

Who might choose Breeze for disability insurance?

- People who want quick coverage: You could buy a policy in as little as 15 minutes.
- People who want plenty of choices: Breeze's website allows you to adjust your policy options and see pricing instantly.
- People who want \$4,000 of coverage or less without a medical exam: While Breeze offers higher benefits, you'll have to take a medical exam to apply for more than \$4,000 in monthly payouts.

Breeze disability insurance policies

Breeze sells just one product: individual long-term disability insurance. It's designed to cover you long after payments from other sources end, like worker's compensation and your short-term disability insurance your employer may offer.

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Health Class:

Preferred Plus

Birthdate:

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DD

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Type of Insurance:

10 Year Term

Face Amount:

\$500,000

Your Name:

Phone Number:

Email Address:

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Coverage options

With Breeze, you can choose how long you'll receive benefits (the benefit period). You'll also choose how long you'll have to wait before payments begin (the waiting period), and your monthly benefit amount.

Benefit period	Waiting period	Benefit amount
1, 2, 5, or 10 years or to age 65 or 67	30, 60, 90, 180, or 365 days	\$500-\$20,000 monthly*

Table created for illustration purposes only. Information available at MeetBreeze.com. Data effective 12/6/2019.

*Maximum benefit amount depends on your income.

Many people can buy an insurance policy instantly with Breeze. But if you're over a specific age or want large benefit payments, you may need to take a medical exam to buy a policy.

Age range	18-50	51-55	56-60
Max monthly coverage without an exam	\$4,000	\$2,000	\$1,500

Table created for illustration purposes only. Information available at MeetBreeze.com. Data effective 12/6/2019.

Breeze disability policy riders

Breeze also offers six policy options, called riders, that help you customize your policy. Except for the supplement disability income, these riders will increase your monthly premium.

Rider	Description
Automatic benefit increase	Each year you receive benefits, this rider increases payouts by 5% until you start receiving double the original amount.
Non-cancellable	Breeze can't cancel or change your policy as long as you keep paying premiums.
Residual disability benefit	If you return to work with a partial disability, this rider pays a portion of the monthly benefit.
Guaranteed insurability	You can increase your coverage up to a specific amount based on your income

	without taking a medical exam or otherwise proving you're still insurable.
Own occupation	This rider defines "total disability" as the inability to work in your current job. Otherwise, you won't be able to collect benefits if you can reasonably do any other job you're qualified to have.
Supplement disability income	This option subtracts any Social Security Disability benefits you receive from your monthly benefit—and lowers your monthly premium.

Table created for illustration purposes only. Information available at MeetBreeze.com. Data effective 12/6/2019.

Breeze disability insurance rates

Monthly premiums for a Breeze long-term disability policy start at \$9. Unlike life insurance, disability insurance rates are higher for women than men. Statistically, women are more likely to use more policy benefits, so men will see lower rates with this type of insurance.¹

In addition to gender, Breeze also considers age, profession, location, and coverage needs when pricing their policies.

Breeze sample rates

Sample rates for a 30 year old

Monthly benefit	Male monthly premium	Female monthly premium
\$1,000	\$12	\$18
\$2,000	\$20	\$33
\$5,000	\$44	\$77
\$10,000	\$85	\$151

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Rates are for an employed professional who doesn't use nicotine. Policies quoted have a five-year benefit period and a 90-day waiting period. Sample quotes based on MeetBreeze.com and are for illustration purposes only. Actual quotes may vary. Data effective 12/2/2019.

Sample rates for a 50 year old

Monthly benefit	Male monthly	Female monthly
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	premium	premium
\$1,000	\$32	\$40
\$2,000	\$60	\$77
\$5,000	\$146	\$188
\$10,000	\$288	\$373

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Rates are for an employed professional who doesn't use nicotine. Policies quoted have a five-year benefit period and a 90-day waiting period. Sample quotes based on MeetBreeze.com and are for illustration purposes only. Actual quotes may vary. Data effective 12/2/2019.

Things to consider about Breeze

Breeze makes it easy to quickly buy the right policy for your needs using an online application. You can customize your coverage and get a quote in minutes.

Online application

Breeze's most unique feature is its application process. All Breeze policies are underwritten by an AI using information gathered from just seven questions you answer online. You won't have to visit an agent in person or even pick up the phone.

There are some exceptions, however, and some people will have additional application requirements. If you want more than \$4,000 in monthly benefit payments, you'll need to submit to a medical exam. These exams are similar to [life insurance exams](#). And if you're self-employed, you may need to provide proof of income.

Customizable disability insurance policies

Most policies people buy as an individual (not through an employer) are long-term disability, which means your benefits won't kick in immediately after you become disabled. Instead, there's a waiting period to ensure your disability truly is long term, not short term.

Breeze also offers only long-term disability benefits, but this insurer allows you to choose how long you'll wait before your benefits kick in. You can also decide how much your policy pays out each month you're disabled, as well as how long you can receive those payments. Keep in mind, the shorter your waiting period and the longer you can receive payments, the higher your premium will be.

Breeze also offers several riders (which we discussed above) that help create the ideal disability insurance policy for your situation.

How Breeze stacks up

Breeze is a very young company founded in 2019. Since startups aren't known for stability, any insurer with such a short existence gives us pause. But all Breeze's policies are actually provided by its parent company, Assurity, and its track record dates back to 1890.

Assurity also backs Breeze financially, so we looked at the parent company's financial ratings. AM Best, the gold standard for the insurance industry, gives Assurity a stable score of A- for financial strength.² While this isn't AM Best's highest rating, it suggests Assurity will be able to pay out benefits claims into the foreseeable future.

Standard & Poor's, Moody's, and Fitch don't have current ratings for Assurity, but that's not unheard of in the insurance industry.

Breeze claims and customer

service

The National Association of Insurance Commissioners (NAIC) reports that Assurity received just one officially filed complaint regarding individual accident and health insurance policies in 2018.³ While Breeze is too young for its policies to be included in that statistic, such a low number of complaints suggests Assurity is reliable at claims time.

Breeze's parent also has an A+ rating and is accredited with the Better Business Bureau.⁴

Bottom line: Quick coverage and many options for most

Unless you're self-employed or want high coverage amounts, you could buy disability insurance entirely online with Breeze.

On-demand disability insurance means fast, easy income protection. And Breeze is the first company to offer it. This company is young but backed by veteran insurer Assurity.

Breeze could be the right choice if you want to check "buy disability insurance" off your to-do list *right now*. This insurer is best for employees in need of \$4,000 of monthly long-term disability coverage. If that's you, start your application now.

Want to learn more? Read up here:

- Thinking Breeze isn't for you? Check out the [best individual disability insurance companies](#) instead.
- Want to protect your income in the event of your death too? Check out the [best life insurance companies](#).
- Want to protect your life insurance benefits in case you become disabled? Consider adding a [waiver of premium](#) rider to your policy.

Breeze FAQ

What other kinds of insurance does Assurity sell?

[Assurity sells life insurance](#), accidental death, annuities, and critical illness insurance to individuals. It also provides group policies that help employers offer short-term disability, life, critical illness, and hospital indemnity insurance.

Assurity does not sell homeowners insurance or car insurance.

Are there more ways I can protect my income?

Disability income insurance protects your ability to make money when you can't work due to a qualifying sickness or injury. But it's not the only way to protect your income. Life insurance, for example, helps ensure your loved ones don't lose income if you die.

There are also other policies that pay out if you have a critical illness, like cancer or stroke, or if you need long-term care. You can buy standalone critical illness and long-term care insurance, but many insurers allow you to add this coverage as a rider to a life insurance policy.

Sources

1. New Boston Post, "[Should Women Pay More Than Men for Disability Insurance?](#)"
2. AM Best, "[Assurity Life Insurance Company](#)"
3. National Association of Insurance Commissioners, "[Assurity Life Ins Co](#)"
4. Better Business Bureau, "[Assurity Life Insurance Company](#)"

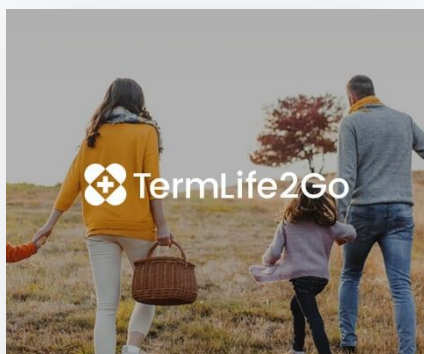


Written by
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Kathryn Casna is a licensed insurance agent and life insurance specialist who has appeared on The Simple Dollar and Best Company. On a weekly basis, she dives into complex life insurance topics to wring out genuinely useful information. When she's not wrangling big ideas into easy-to-understand articles, Kathryn nerds out on budget-tracking spreadsheets and tries to coax her leash-trained cat to take outdoor adventures.

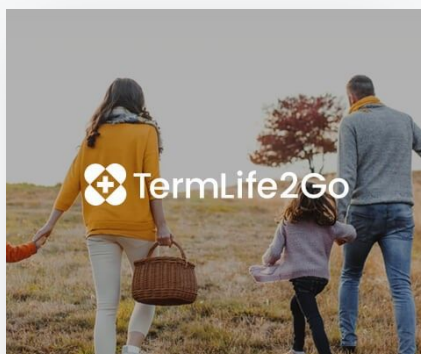
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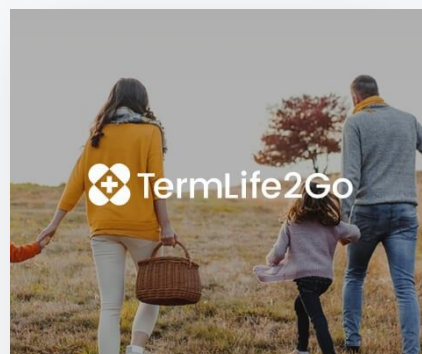
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