



DID YOU KNOW?

BUSINESS OVERHEAD EXPENSE

WILL YOUR BUSINESS SURVIVE WITHOUT YOU?

If you becomes disabled, personal disability insurance can provide you with income to cover your personal financial needs until you can return to your business.

But what if there is no business to return to? Without adequate protection, your business may not have enough income during a disability to cover the ongoing expenses. It can mean the end of a viable business.

A Business Overhead Expense Policy can provide the business with the money necessary to pay ongoing costs such as:

- *salaries & benefits of key employees
- *rent, utilities, taxes & maintenance
- *leases for essential equipment and vehicles
- *insurance expenses
- *other fixed expenses

Business Overhead Expense coverage will reimburse the business for allowable expenses actually paid on a monthly basis to the limit you select on your policy. Coverage is generally available for periods from 12-24 months and have a 30-90 day waiting period. Premiums are tax deductible to the business since benefits will be payable to the business.

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CALL US TODAY

FOR A QUOTATION

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