

Overhead Expense Disability Insurance

Life is full of “what if” moments

You are integral to the ongoing operations of your business. From day-to-day expenses, to your key employees, to the customers you serve, there is little that can be done without you.

And yet life is full of “what if” moments. If you became too sick or injured to work, you could be unable to provide the essential services your customers expect and the leadership your employees need. **Despite your absence and potential loss of income, your business expenses and operational costs would continue to accumulate.**

Overhead Expense Disability Insurance can help with everyday business expenses

A cost-effective way to ensure that your business can meet its ongoing expenses during a period of disability is with Overhead Expense (OE) Disability Insurance. Preserving the continuity of your business and retaining your customers are important, whether you eventually return to work or find that you need to sell your business.

Overhead Expense: covering your business's ongoing expenses

One of the biggest challenges that comes with your being unable to work is ensuring that your business continues to meet its ongoing expenses. With Overhead Expense, you are reimbursed for all of the customary expenses that you pay in order to maintain the continued operation of your business.

The following are the business expenses covered during a period of disability:
Overhead Expense: help protect your business loans plus more.



Business location expenses

Here, we cover the expenses typically associated with maintaining your business 's building. This can include property taxes, rent, utilities, janitorial and maintenance fees, etc.



Employee payroll expenses

Whether salaries or employer-paid benefits, we'll cover them as well, to ensure your employees can continue working without disruption.



Business equipment expenses

We also cover the recurring payments for your business equipment. This can include motor vehicles, fixtures, furniture, etc. As long as you have no personal ownership in the item, we cover the equipment used in the continued operation of your business.



Other business expenses

You may also have additional expenses that don't typically come to mind. For example, your liability, malpractice, or other business insurance premiums. You might also have association dues, licensing fees, legal and accounting, fees, etc. These, too, will be covered should you become unable to work due to disability.

As a business owner, you are the foundation of the business you've built.

If you were to become disabled, there would be not only a personal loss of income, but significant consequences for your business as well.

