Business Overhead Expense Benefit

Why should I buy Insurance to pay my business expenses if I am injured or get sick and cannot work?

- **Business Overhead Expense Benefit insurance covers fixed and contractual expenses:** ***vehicle payments, vehicle insurance premiums, business bank loans, cell phone, GPS, fees for accounting or legal, rent, mortgage etc.***
- **Business Overhead Expense Benefit premium is an expense to my business, I can write it off**
- **Creditors cannot attach my personal income benefits because my payments are made on time**
- **I can hire a temporary replacement; income benefits will pay ME in full in addition to Overhead Expenses***
- **When I return to work, the policy will restart, as though I never had a claim, I am never penalized for a claim**
- **If I have to sell the business, because I cannot return to work, I will maximize a sale price, because creditors have been satisfied**
- **I do not pay the premium after 30 days, when I am off work**
- **Business Overhead Expense Benefits is inexpensive to own but guarantees my personal income replacement in full.**

***Available for owner operators in the trucking and farmers**

Example:

Business Overhead Expense Benefit **$3000 monthly benefit**

PLUS

Income Replacement Benefit **$3000 monthly benefit**

TOTAL: $6000 monthly ……. TAX FREE ($72,000/year)

Insurance Solutions by Design

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