

# Why should I insure business expenses?

## Business Overhead Expense Benefit Insurance

- **Covers fixed and contractual expenses:** *equipment and vehicle lease payments, vehicle insurance premiums, business bank loans, cell phone, fees for accounting or legal, rent, mortgage etc.*
- **Premium is an expense to the business**
- **Satisfies creditors, no claim on personal assets or income**
- **Permits the hire of a replacement worker, while continuing expense payments and personal income**
- **Restarts when I return to work and resume premium payments**
- **Paid for up to 2 years or 24 times monthly benefit amount, retains the true value of the farm business, in the event of sale**
- **Premiums are waived after 30 days**

**Combine Business Overhead Expense Benefit with  
Personal Income Replacement Benefit  
up to \$10,000/month ...TAX FREE!**

*Insurance Solutions by Design*

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