

# BUSINESS OVERHEAD EXPENSE

## CONFIDENCE IN COVERAGE



A serious problem occurs when a business owner or an employee who is responsible for certain overhead costs becomes disabled. There are two budgets, yet only one income. The family budget is of course addressed with personal disability insurance, but the business budget often times goes unattended. Business Insurance known as Business Overhead Expense is the solution to this additional budget problem. Maintaining a cash flow to allow a firm to stay financially afloat while the business owner recovers from a disability is the basis of this type of insurance. Premiums for Business Overhead Expense insurance are tax deductible and benefits come to the firm on a reimbursement of deductible expenses, thus they remain tax free.



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