

Save Your Business



Every business has overhead expenses. These costs are unceasing and relentless. They do not stop even if the owner(s) stop.

In the case of death, the ownership of the firm has to be changed, but the costs of overhead expenses incurred have to be paid unless and until the business ownership is transferred or by some basis the firm is able to cease and dodge all the ongoing expenses such as loans and leases. These costs should be remembered in creating the [life insurance](#) plan(s) lest they be an obnoxious, not covered cost to be borne by the owner's beneficiaries.

[Disability insurance](#) concerns are very different, for the owner(s) is expected to recover and return to managing the business. Business owners not uncommonly do buy personal disability insurance perhaps paying for it by a company benefit plan or by paycheck deduction. But this disability insurance is intended to be used for personal and family needs and not business overhead expense.

It is a matter of a business owner(s) having ONE INCOME but TWO BUDGETS :
Personal and Business

In the business owner's property/casualty portfolio there is usually found a Business Interruption Policy. This is triggered by a casualty event such as fire, water, and/or wind damage which involves curtailment of business operations. It yields benefits equal to the profits you would have earned, based on one's financial records had the disaster not occurred. It also covers operating expenses that would continue even though business activities have come to a temporary halt. But if the business halt is due to the disablement of the business owner, there is no reimbursement of business expenses; Disability BOE does that.

More considerations:

Not only are the premiums tax deductible and the benefits not taxable, but the cost is enticingly low.

Many BOE policies have coverage that limits the expenses eligible and have ceilings simply too low to be of real value to a profitable business. Our International **High Limit BOE** fits many situations:

- Supplemental coverage that can participate to a limit of \$100,000 per month or more and up to 100% of expenses.
- Available to all persons in a firm or organization who have responsibility for any overhead expenses.
- Most occupations are covered.
- Benefits of 100% of overhead expenses.
- 3 or 5 year term plans.
- Multi-Life cases are eligible for multi-life underwriting and premium discounts.

Call Today – 808-625-3782 or [contact us](#) by email.

