



# Business Overhead Expense Disability Income Insurance

As a small-business owner, you're the key to your own success. You move your business forward – your livelihood and that of your employees depends on you to keep the doors open and bills paid. Regardless of what your tax return says, **your business' most important asset is you.**

But what if you had an accident or an illness and couldn't work? A decrease in revenue means your business expenses – including your employees' salaries – could go unpaid. **How long would your business last without you?**

Assurity's Business Overhead Expense (BOE) Disability Income Insurance **helps business owners pay operational expenses** if they become disabled and can't work.

## Product highlights

- Benefit amounts up to \$20,000 of covered expenses per month
- Premiums are generally tax deductible
- Benefit periods: either 12 or 24 months to provide coverage for fixed business expenses like:



**Employee salaries**



**Rent**



**Insurance premiums**



**Utilities**



**Property and payroll taxes**

## Additional features built into the policy

**Accumulating Benefit:** If your business' monthly covered expenses are more than the monthly benefit, the excess expenses may be carried forward and paid in a later month, where covered expenses are less than the monthly benefit.

**Waiver of Premium Benefit:** Waives the premium for you during a total disability.

**Rehabilitation Benefit:** If receiving total disability benefits, Assurity may pay for a rehabilitation program designed to help you return to work.

**Don't let an extended absence due to an unexpected injury or illness erase the legacy you've worked so hard to create. Talk to your insurance representative about how to get your business protected today.**

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## Customer Service

800-869-0355 Ext. 4279

## Find out more

[assurity.com](http://assurity.com)

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This policy may contain reductions of benefits, limitations and exclusions. For costs and complete details of the coverage, please contact your insurance representative or Assurity to review the policy for more information.

NOT AVAILABLE IN NEW YORK.

Policy Form No. A-D 106 underwritten by Assurity Life Insurance Company of Lincoln, NE.

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Tax questions should be referred to a qualified tax advisor.

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