

# Acci-Jet Program

## Business Overhead Expense Insurance



**Are you a  
business owner?**  
Protect yourself with  
insurance that is built  
with you in mind.

### Overhead expense insurance

This protection helps you pay the expenses necessary to run your business while benefiting from a tax deduction on the premiums for this coverage. If you become totally disabled due to an accident or soft tissue injury, overhead expense insurance will help you cover your regular business expenses, such as:

- heating, telephone, electricity;
- rent;
- employee salaries (for businesses of three or fewer employees);
- accounting services;
- subject to certain conditions, car or truck expenses when the vehicle is essential to performance of duties.

The maximum benefit period is two years, subject to a waiting period of 30 days. This coverage provides for monthly benefits ranging from \$500 to \$6,000. It is also possible to add overhead expense insurance in the event of an illness.

**Note:** Overhead expense insurance does not apply to any disability period during which the primary insured or his associates no longer incur overhead expenses due to the sale, closure, winding-up, bankruptcy or assignment of the business.