

Business Overhead Expense Insurance — Superior Program

Are you a business owner?

Protect yourself with insurance that is built with you in mind.



Overhead expense insurance

This coverage 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 illness or accident, overhead expense insurance will help you cover your business's regular office 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 0 days (in the event of accident only), 30 days or 30 days +, as you choose.

This coverage provides for monthly benefits ranging from \$500 to \$6,000.

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

As a business owner, evaluate your annual income...

With **Superior Program**, you have the flexibility to base your available monthly benefit on your gross or net income, depending on your share in the business.

Net income		Gross income	
Net business revenue	\$ <input type="text"/>	Gross business revenue	\$ <input type="text"/>
	+		-
Insured's salary	\$ <input type="text"/>	Cost of goods	\$ <input type="text"/>
	=		-
Total (1)	\$ <input type="text"/>	Salaries (except the insured's salary)	\$ <input type="text"/>
			=
		Total	\$ <input type="text"/>
		50% of total (2)	\$ <input type="text"/>
		The annual income is the greater of (1) and (2)	\$ <input type="text"/>