



The Missing Piece

Business Overhead Expense Disability Income Insurance

Your clients have worked hard to create and grow their businesses. Protecting what they've built is extremely important. Offering a Business Owners Policy (BOP) can help simplify things. A single plan can protect commercial property, general liability and even business income loss due to covered property loss.

But what if it's not a property loss or lawsuit? What if the owner has an accident or an illness and can't work? A decrease in revenue means their business expenses – including employees' salaries – could go unpaid.

How long would the business last without the owner?

There's one piece of protection missing, Assurity's **Business Overhead Expense (BOE) Disability Income Insurance**. It helps business owners **pay operational expenses** if they become disabled and can't work.

**Business Owners
Policy (BOP)**



**Business Overhead
Expense (BOE)**

Product highlights

- Benefit amounts up to \$20,000 of covered expenses per month
- Premiums are generally tax deductible¹
- 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**

Your clients can now rest assured they're protected with your more holistic approach to their business needs. They can focus on their growth knowing that if uncertainty strikes, you've got them covered.



Helping people through difficult times

As a mutual organization, Assurity was founded on the simple concept of people coming together to support each other in moments of need. We continue our mission of helping people through difficult times by providing affordable insurance protection that is easy to understand and buy. Our financial stability has stood the test of time. It shows our commitment to be there when our customers need us. Owned by our policyholders, we conduct our business to serve only their best interests. Whether paying benefits, offering service with a human touch, giving back to our community, or practicing sustainable habits that provide for our planet, we embrace our capacity to improve lives. We all share in the future we create, and Assurity believes in using our business as a force for good.

Certified



Customer Service

800-869-0355
Ext. 4279

Find out more
assurity.com

1. Income tax deductions for disability insurance premiums paid, likely result in disability income benefits being included in taxable income for the recipient. Income tax questions should be referred to a qualified tax advisor.

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.

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Tax questions should be referred to a qualified tax advisor.

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

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