

Business Overhead Benefits Worksheet

Before Business Overhead Benefits can take effect, a firm's owner/partner must

- be insured under the Chambers Plan's long-term disability insurance.
- be essential to his or her firm's ability to generate income.
- submit a Statement of Health with this application and be approved by the Insurer.

The maximum benefit available is \$2,000.00 per month.

ELIGIBLE BUSINESS EXPENSES (PLEASE LIST YOUR AVERAGE MONTHLY EXPENSES.)

Rent, utilities, telephone	\$
Employee salaries (Include employees whose services are essential during the applicant's disability, with employer contributions to CPP, EI and group insurance plans. Exclude salaries of employees who generate income for the firm.)	
Postage, office supplies, cleaning services	
Professional services of an outside accountant	
Business taxes and licenses	
Depreciation of business equipment and premises owned by the applicant	
Business premises property taxes	
Business mortgage/loan repayments (If you combine principle and interest repayments here, do not duplicate interest repayment on the next line.)	
Interest payments on business debt	
Lease commitments	
Professional liability insurance and professional dues/memberships	
Other expenses (describe them briefly)	
TOTAL MONTHLY EXPENSES	\$

Firm Name _____ Date _____

Owner _____
Name Signature