Will an accident leave your business disabled?

What if you had an accident and couldn't work for a while? Your disability insurance would provide income in place of your salary until you were on your feet again, but what about those business bills!

Whether you're able to work or not, the bills keep piling up. The rent is due along with lease payments on the equipment. Utility and phone bills don't miss a beat, and you still have to make loan repayments to the bank. But you're not able to earn any income.

There is an answer! Protect your business with Business Overhead Benefits from your Chambers of Commerce Group Insurance Plan®.

Available in blocks of $100, coverage is available from $500 to $2,000 per month. The benefit will pay eligible business expenses, after a 30 day waiting period, for up to 18 months while you are disabled. Eligible business expenses are the actual, normal and customary expenses incurred by you, the owner, in the operation of your business. For partnerships, your assumed portion of such expenses is covered.

Eligible business expenses include:

- rent, electricity, telephone
- business taxes and licenses
- property taxes for the place of business
- leasing and amortization costs of equipment, including automobiles
- interest including the interest portion of mortgage payments, unpaid bills or lines of credit
- amortization or periodic repayment of capital including mortgages

- salaries of personnel who do not generate income and whose services are essential during your disability
- professional services of an outside accountant
- professional dues and professional liability insurance
- office cleaning
- postage and office supplies

You can purchase Business Overhead Expense coverage in conjunction with Chambers Plan Long Term Disability benefits.

Together, it's the coverage business owners need, at an affordable price.

For more information contact your local marketing advisor. Find one at chamberplan.ca

Chambers Plan
Employee Benefits