

# BUSINESS OVERHEAD EXPENSE HIGH LIMIT COVERAGE

Business Overhead Expense Coverage is designed to reimburse a business for overhead expenses should the owner experience an unforeseen disability. Overhead expenses can mount quickly, especially for highly successful businesses leveraged off of a single entrepreneur. Securing a business overhead expense policy provides equity protection and needed funds during a time of great distress.

## COVERAGE INCLUDES:

- Limits to \$500,000 per month
- 12, 24, & 36 month benefit periods available
- Monthly benefits beginning after 30, 60, 90 days
- Unique coverage design beyond traditional boundaries
- Coverage available for non-traditional occupations

## CASE STUDY

A private practice physician responsible for driving the revenue of his business sought to protect the practice from the impact of a disability. After paying his employees, maintaining top of the line equipment, and sustaining his lease agreement, the physician's monthly expenses averaged \$75,000. After securing the maximum of \$30,000 per month of traditional business overhead coverage, the physician's advisor turned to the firm. Underwriters underwrote an additional \$45,000 per month to mitigate the physician's exposure to a business threatening disability.



### Fairfield Green Enterprises

Louis J. Stanzione, Ph. D

*Private Wealth Advisor, Insurance and Financial Services Specialist*

47 Maple Street, Suite L-19

Summit, NJ 07901

908-277-2603

[lstanzone@fairfieldgreenenterprises.com](mailto:lstanzone@fairfieldgreenenterprises.com)