



Business Expenses Insurance

Business Expenses Insurance pays a monthly benefit, generally for a maximum of 12 months to cover your business costs if you (as a business owner) suffer an illness or injury and are unable to work. It is designed to assist with helping your business operate whilst you recover.

The purpose of Business Expenses Insurance:

- Pay staff salaries
- Cover rent on your place of business
- Meet the cost of phone, gas and electricity bills
- Pay leasing expenses for equipment and vehicles
- Cover repairs and maintenance expenses

The benefits of Business Expenses Insurance:

- Business expenses premiums are usually tax deductible, and can be packaged with income protection insurance to make sure both your personal income and work expenses are covered
- The amount of cover is based on the allowable business expenses incurred each month and is known as the monthly insured amount.
- Option of "waiting periods" available. This is the time between you becoming unable to work and receiving your first business expense payment. Waiting periods are between fourteen days and ninety days.
- Indexation Increases ensures your cover retains its value over time in line with inflation

Included and optional extras available, for example:

- Total Disability
- Partial Disability
- Death Benefit
- Premium Waiver
- Accident Option

IF YOU WERE UNABLE TO WORK FOR A PERIOD OF TIME, HOW WOULD YOU COVER YOUR BUSINESS EXPENSES?

An average of \$14.3 million was paid to 245 Australians every working day in 2010*.

THE LAST THING YOU WOULD WANT IS TO HAVE YOUR BUSINESS RUINED FINANCIALLY BY THE TIME YOU'RE ABLE TO GET BACK TO RUNNING IT.



*Lifewise wealth
Protection*

... Because you
are our star focus

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