

Protect Your Business and Your Employees with a **Business Disability Policy**

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Why do you need a Business Disability Policy?

Nobody ever expects that their business operations will be jeopardized by an injury or disability — but it happens to thousands of businesses every year. A Disability Insurance Policy is there to provide a business owner or employee a source of income if their ability to work is disrupted due to an injury or disability that occurs away from work. A Disability Policy ensures that your business can keep running in the event of injury.

Policy features may vary by carrier.

What Does a Disability Policy Cover?



Short-Term Benefits

In the immediate aftermath of an accident or injury that impacts a business owner or employee's ability to work, a Disability Policy can cover up to 80% of lost wages. In the first three to six months after a qualifying incident, a Disability Policy can be activated to ensure that the employee or business owner does not lose their source of income and that the incident does not impact the business' ability to operate. Some policies may cover the cost of hiring temporary replacements or additional help to run operations while the affected party is unable to work.



Long-Term Benefits

If an injury or disability could impact an employee's or owner's ability to carry out their responsibilities for greater than six months, a Disability Policy can cover these long-term expenses. Typical policies will cover up to 60% of gross monthly earnings for the person for a period of up to 10 years. Some policies may offer some amount of coverage until the affected party reaches the age of retirement. Disability Policies can also ensure that the business is able to remain operational by covering the cost of hiring and training long-term replacements for the affected party.

Is your business adequately covered?



The average 35 year old has a **50% chance** of being disabled for at least 90 days prior to turning 65.