



What Expenses Are Covered by BOE Policies?

A Business Overhead Expense (BOE) policy is a must-have for professional firms and businesses that rely on a few revenue producers. It covers the ongoing operating expenses of an insured's business if they become unable to work due to an injury or illness, and protects against the use of personal assets to pay for business expenses. A BOE policy is typically short-term, from 12 to 24 months, paying a monthly benefit to keep the business running until the insured recovers.

BOE insurance covers a wide range of business overhead expenses, including:

- Rent or Lease Payments
- Business Property Taxes
- Malpractice, Property, Liability and Other Business Insurance Premiums
- Employee Wages and Benefits
- Utility Bills
- Loan or Lease Payments for Furniture and Equipment
- Laundry and Janitorial Services
- Security and Maintenance Services
- Accounting and Legal Fees
- Billing and Collection Fees
- Professional and Association Dues
- Continuing Education
- Depreciation
- Interest on Business Debts
- Office Supplies, Postage and Subscriptions
- Other Fixed Business and Equipment Expenses

In some cases, BOE policies also cover the salary on any temps hired to do the job of the disabled person. Income taxes or the cost of inventory are a few expenses that are typically not covered.

In the event of an unexpected injury or illness, a BOE policy can be the difference between sustaining an operating business and sliding into bankruptcy.

Ready to get started?

Call 1-800-898-9641

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