

Why is business overhead expense insurance important?

It's a cost-effective way to help protect your business in the event something happens to you. For many dental practice owners, having business overhead expense (BOE) insurance can help ensure their business can continue to function should they become disabled under the terms of the policy and unable to treat patients. It can help pay for overhead expenses like office rent, employee salaries, insurance premiums, utility bills, premiums for business and malpractice insurance, and accountant fees.



Help protect the company you've worked so hard to build.

Q. Does this plan include own occupation protection?

A. Yes. Own occupation means the essential functions you regularly perform that provide your primary source of earned income.

Q. What types of expenses are covered?

A. Eligible covered expenses include:

- Office rent
- Employee salaries and insurance premiums
- Utility bills, including electric, heat, water, gas and telephone

See the certificate of insurance for a detailed list of covered and non-covered expenses.

Q. How long does coverage last?

A. You have a choice of electing a 12- or 24-month benefit duration.

Q. Is there a waiting period before benefits begin?

A. You will have a 30-day waiting period before benefits begin.

Q. How much does business overhead expense insurance cost?

A. It may be less expensive than you think. MetLife and your association have designed this business overhead expense insurance plan to be an affordable way for you to help protect your business. You'll enjoy competitive rates, with a wide range of coverage amounts to choose from.



Have other questions?

Don't miss out on this important benefit offer. If you have any questions, please call or email:

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Coverage may not be available in all states. Please contact Stafford Affinity for more information.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, reductions, limitations, waiting periods and terms for keeping them in force. Please contact Stafford Affinity for costs and complete details.

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