



Your business is our business.

As a business owner, you have an endless array of documents available to tell you daily how much money it takes to keep your business going. You're on top of it and, no doubt, take great pride in what you're building. And that's one of the best reasons to protect it against the risks of death or disability.

Keep your business running in the event of disability

Like most entrepreneurs, seeing your business grow and succeed is the fulfillment of a lifetime goal. But what would happen to it if you became disabled? Would the business be able to continue without you?

Unfortunately, overhead expenses don't stop if a disability causes your business's income to be drastically reduced or even stop. Disability overhead expense insurance reimburses certain business expenses to help keep your business running.

Protect your business against the loss of yourself or a key employee

You can't prevent the sudden loss of a key contributor to your business, but you can minimize the impact felt by disability or death—with key person insurance.

Key person life and key person disability insurance pays benefits directly to your business at a time when it's needed the most. Businesses frequently use the proceeds to hire and train a replacement and to cover potentially increased costs and loss of cash flow.

Key person insurance may also be used as an incentive to proactively recruit and retain valued employees. Under certain circumstances, employers may offer the cash value of a life insurance policy to a key employee in return for a commitment to stay with the company for a designated period of time.