

BUSINESS EXPENSE PROTECTION

*An Essential Tool for
Responsible Business Owners*



From the products your business creates and sells, to the services your business provides, you like to be on top of things, making sure everything is running smoothly. But is it possible you've overlooked a cornerstone to operating successfully? What would happen if you become sick or hurt and are unable to work? How would you continue to pay rent and utilities? Would you be able to keep your doors open?

With business expense protection from Illinois Mutual, your business is prepared to continue operating when the unexpected occurs.

Business Expense Protection BE21 is designed to help you keep your business running by reimbursing your monthly business expenses if you were to become sick or hurt and unable to work.



Our BE21 Policy Features:

- Choose the amount of time you'll wait until your benefits start: 30, 60 or 90 days.
- Choose the amount of time you'll receive benefits: 12, 18 or 24 months.
- Receive reimbursement on expenses up to \$10,000 per month.
- Convert to individual coverage, if needed.
- Receive protection that's guaranteed renewable to age 65. Your coverage cannot be canceled as long as premiums are paid.
- Receive benefits in addition to Social Security and Worker's Compensation and worldwide coverage 24 hours a day, on or off the job.
- Be covered in your own occupation with a Pure Own Occupation definition of total disability.
- Deduct premiums as a business expense.
- Receive benefits when partially disabled.
- Retroactive Waiver of Premium waives future premiums and pays back premiums after 90 days of total disability.

You can add these options:

- Surrender Value Rider returns premiums paid, less any benefits received, at age 65.
- Guaranteed Insurability Rider provides an additional coverage option as your expenses increase.
- Optional Retroactive Injury Benefit pays benefits from first day of total disability when injury causes disability after the Elimination Period is satisfied.

Features and options may vary by state and occupation class.

***Protect your business today with
Business Expense Protection BE21!***



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Policy Form BE21
Form 9172E (3/10)