



Business Overhead Expense Insurance

May be a cost-effective way to help protect your business in the event something happens to you.

For many small business 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 work. 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.

**You asked.
We answered.**

**Why Business Overhead Expense Insurance?
Find out with some FAQs**

What is the one-step express business overhead expense insurance offer?

A. Members, depending on their age(s), may apply for coverage, using our short-form application. This form includes only a few medical questions and asks for your height and weight. If we find no further medical information is needed upon review of your application, then you're done! It's as easy as that¹

What if I want more coverage than what is available through this one-step express offer?

A. Members may apply for more coverage by completing our standard application that includes additional medical questions.

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 plan summary for a detailed list of covered and non-covered expenses.

Is there a waiting period before benefits begin?

A. Yes. You may choose from a 30-day waiting period before benefits begin.

How much does Business Overhead Expense Insurance cost?

A. **It may be less expensive than you think.** MetLife has 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.

What additional plan benefits are included?

A. The following additional plan benefits are included:

Survivor Benefit: May pay a monthly or lump sum benefit in the event of the disabled member's death.

Waiver of Premium: Premiums waived while benefits are being paid.



Don't miss out on this important benefit offer.

Have other questions?

If you have any questions, please call
The Partners Group at 1-800-434-4662.

1. If answers to medical questions are unfavorable, then full underwriting may be required, and coverage is subject to approval of insurer.

Coverage may not be available in all states. Please contact The Partners Group at 1-800-434-4662 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 The Partners Group at 1-800-434-4662 for more information for costs and complete details.