

## Keep the lights on with Lawyers Financial business expense insurance

It's pretty straightforward. Business expense insurance covers the costs of operating your practice if you're injured or sick. After all, that should be straightforward too. Allow yourself the time to recover without worrying about how you'll pay your bills.

### How much coverage do you need?

Expense	Monthly cost
1. Rent or mortgage payment	\$
2. Office maintenance	\$
3. Utilities (heat, water, electricity)	\$
4. Communication (Wi-Fi, phone, postage)	\$
5. Employee salaries and benefits (not including your own)	\$
6. Property and liability insurance premiums	\$
7. Equipment rental	\$
8. Minimum payments on business loans	\$
9. Minimum payments on student loans	\$
10. Depreciation of furniture and equipment	\$
11. Accounting services	\$
12. Other	\$
<b>Total coverage required</b>	<b>\$</b>

### Your Lawyers Financial business expense insurance has the following advantages:

- Your premiums may be tax-deductible
- Benefits start two weeks after a diagnosis, one of the shortest waiting periods in the industry
- Coverage to age 80
- Death benefit amount equal to three times maximum monthly benefit
- If you're diagnosed with a total disability, you'll be paid 100% of your benefits during the first 12 months of your diagnosis, regardless of your expenses

### GET STARTED

Ask your Lawyers Financial advisor how business expense insurance can protect the health of your business so you can focus on your recovery.

[lawyersfinancial.ca/get-started](https://lawyersfinancial.ca/get-started)