

Practice Overhead Disability Income

Office Overhead Expense Disability provides a monthly benefit to reimburse you for the costs of maintaining your dental office during a period of your disability. Many lenders, especially if using an SBA loan, will require this type of insurance – at least in the amount to cover their payments.

Covered expenses include but are not limited to:

- Employee Salaries & Ongoing Benefits
- Office Rent or Mortgage Payment
- Equipment Loans
- Utilities
- Ongoing Insurance Premiums
- Accounting & Legal Fees
- Office Supplies & Postage

We like to personally review your expenses as some are specifically excluded under this type of policy, and others may reduce if you were to suffer a disability. We don't want you over-paying premiums for insurance protection you can not receive.

Not all dental practice expenses are included in an office overhead expense policy. Please provide us a copy of your most current Profit and Loss Statement to provide you an accurate quotation.

* Premiums paid are a tax -deductible expense
Premiums remain level unless you purchase additional coverage