

At Illinois Mutual we understand that you would protect your business from everything, if you could. But you can't, and that can make the best of us uncomfortable. Fortunately, you have a choice when it comes to protecting ongoing business expenses – our Business Expense Disability Income Policy, designed to give you...

peace
of mind.

We will not pay for disability that results from normal pregnancy or childbirth; commission of a felony; war, declared or not; any military service except during active duty for training of less than 60 days. Premium will be refunded for any period during which coverage is not provided. We will not pay benefits while incarcerated in any penal or correctional institution. (Not applicable in ND, NE, SC, or VA; in IA disability must begin while incarcerated.) During the first two years of the policy (one year in SD and VA), benefits may not be paid for a condition which began prior to the policy effective date. Benefits will be paid if the condition is fully disclosed on the application unless a Rider specifically excludes the condition.



U N D E R S T A N D I N G

Business Expense Protection



"Business Expense Protection ¹ worked

for my business when I couldn't."



When a business owner becomes disabled, there's more at stake than just personal obligations. There are ongoing expenses like rent, utilities, employee salaries, property and payroll taxes, as well as property and liability insurance.

A business expense disability income policy eliminates some of this burden by paying your business's usual and customary expenses when you become totally disabled. With protection from Illinois Mutual, your business is prepared for the unexpected, leaving your individual policy to pay for your personal obligations. Now, that's peace of mind.



Our Business Expense policy lets you:

- choose from a variety of elimination periods: 30, 60 or 90 days.
- choose a 12, 18, or 24 month benefit period.
- 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, you're covered 24 hours a day, on or off the job.
- be covered in your own occupation for 2 years.
- deduct premiums as a business expense.
- receive benefits when partially disabled.
- waive future premiums and pay back premiums after 90 days of total disability with Retroactive Waiver of Premium.

You can choose an option that:

- returns premiums paid, less claims, at age 65: Surrender Value Rider.
- provides an additional coverage option as your income increases: Guaranteed Insurability Rider.
- pays benefits from first day of total disability when injury causes disability within 30 days: Optional Retroactive Injury Benefit.

Some features and options availability may vary by state and occupation class.

*Class 4 and Chiropractors maximum \$8,000.