



Help protect the business you've built

Disability insurance to cover your routine business expenses

As a business owner, you are vital to the ongoing success of the business you've worked hard to create. But life is full of "What if?" moments. If you became too sick or injured to work, you and your business could be unable to provide the essential services your customers expect and the leadership your employees need.

Covering your business expenses

Meeting your business's day-to-day expenses is no easy task, and if you were unable to work, it would be even harder. This is why we offer Overhead Expense Disability Insurance. If you're unable to work due to an injury or illness, we'll cover your routine business expenses:



Business location

Expenses typically associated with maintaining your business's building. This can include property taxes, rent, utilities, janitorial, and maintenance fees, etc.



Employee payroll

Expenses such as salaries or employer-paid benefits to ensure your employees can continue working without disruption.



Business equipment

Recurring payments for your business equipment. This can include motor vehicles, fixtures, furniture, etc. If you personally have no ownership in the item, we cover the equipment used in the continued operation of your business.



Other expenses

Additional expenses that don't typically come to mind. For example, your liability, malpractice, or other business insurance premiums. You might also have association dues, licensing fees, legal and accounting fees, etc.

Protection for all your business needs

Guardian's Overhead Expense also provides additional features to meet your and your business's needs, such as covering the cost of hiring your replacement, additional benefits to cover fluctuating expenses, and more.

Contact your financial professional to learn more about protecting you and your business.

The Guardian Life Insurance
Company of America
guardianlife.com

New York, NY

Individual disability insurance policy forms 4200 and 18OE underwritten and issued by Berkshire Life Insurance Company of America (BLICOA), Pittsfield, MA. BLICOA is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY. Product provisions and availability may vary by state. In New York: This policy provides disability insurance only. It does not provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. For policy forms 4200 and 18OE, the expected benefit ratio is 50%. For policy form 18OE-F, the expected benefit ratio is 60%. The expected benefit ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy form.

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