

Why is business overhead expense insurance important?



Help protect the company you've worked so hard to build.

It can be a cost-effective way to help protect your business in the event something happens to you. For many small dental practice 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.

Q. 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.

Q. Is there a waiting period before benefits begin?

A. You will have a 30-day waiting period before benefits begin.

Q. What additional plan benefits are included?

A. The following additional plan benefits is available:

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

Q. How much does business overhead expense insurance cost?

A. It may be less expensive than you think. MetLife PDAIS have designed this business overhead expense insurance plans 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.



Have other questions?

If you have any questions, please call PDAIS at (877) 732-4748 or visit www.pdais.com.

Coverage may not be available in all states. Please call PDAIS at (877) 732-4748 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 PDAIS at (877) 732-4748 for costs and complete details.

Metropolitan Life Insurance Company | 200 Park Avenue | New York, NY 10166

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