



Key Person Insurance

Should a key member of your team pass away or become disabled, your bottom line may suffer in the short term, and over the long term you may have to find a replacement or even shut down your business. However benefits paid from a key person insurance plan, you could:

- recruit, hire, train a replacement,
- pay off debt and deal with creditors,
- alleviate lenders concerns about your company's financial health,
- reassure customers, employees and investors that the business will continue to provide a secure financial future.

Business Overhead Insurance

If your business or practice depends on an owners ability to generate income, an owner's absence due to a long term disability would impact the bottom line. Business overhead insurance is designed to help business owners or partners who actively generate income can pay ongoing fixed expenses, like salaries, rent, property taxes and utilities.

Buy Sell Insurance

Planning for the loss or disability of a business owner or partner with a buy sell agreement and insurance is crucial to ensuring the continuity of your business and protecting the financial interests of each co-owners family. Let us help you select the best alternatives to protect yourself and your business.