



ClearView **LifeSolutions**
Business Expense Cover



Protecting your business

At ClearView we understand the pressure small business owners and the self-employed are under. With the success of your business relying on you, and so many regular expenses, the thought of having to take time off due to sickness or injury can be frightening.

! Consider this...

Mat is a graphic designer and has been in business for himself for the last three years. He employs two full time employees and has a small studio in the city.

Mat has been feeling run down and after a visit to his GP and blood test, Mat is diagnosed with glandular fever. It is unlikely that Mat will be able to work at full capacity for up to six months.

While his staff can do some of his work, Mat has to cancel a number of jobs because he can't commit to a firm date as to when he will be back on his feet. As a result several clients take their business elsewhere.

Mat is struggling to work out how he will pay the bills. It's not just expenses like rent and utilities but he has a responsibility to his staff and this plays heavily on his mind.

The solution is simple

Business Expense Cover provides you with an ongoing monthly benefit to help cover the day to day fixed expenses if you are unable to work due to sickness or injury.

This cover is designed for short term periods of disablement. If the nature of your disability is more serious, then 12 times the monthly benefit may help keep the business afloat in the interim and give you time to get your affairs in order, which may include preparing the business for sale.

Fixed operating expenses covered include, but are not limited to: rent and principal and interest repayments on business loans, utilities, leasing costs for equipment and motor vehicles, accounting fees, professional fees, cost of a locum and the salaries and remuneration of employees who aren't directly involved in generating sales.

Ideally suited for businesses with up to five staff, Business Expense Cover helps you take care of your commitments, while you focus on what matters most: your recovery. And premiums are generally tax deductible.

ClearView LifeSolutions offer straightforward, smart financial solutions created with your needs in mind.

Built in benefits

Total Disability Benefit	The full monthly benefit will be paid if you are unable to work due to sickness or injury and disability will be assessed at the time of claim against one of the following three definitions: duties, hours or income
Partial Disability Benefit	A portion of the monthly benefit will be paid if you are unable to work at full capacity as a result of sickness or injury; and disability will be assessed at the time of claim against one of the following three definitions: duties, hours or income
Relapse Benefit	To make things easier for you, if you return to full time work after being on claim and suffer a relapse, we will waive your waiting period
Indexation Benefit	Your cover will be indexed each year to ensure your benefit keeps pace with inflation and maintains real value
Future Increase Benefit	We give you the ability to increase your monthly benefit amount without medical underwriting
Waiver of Premium While on Claim Benefit	This simply means you don't pay premiums while you are on claim
Suspending Cover Benefit	Put your premiums and cover on hold for up to 12 months
Extended Cover Benefit	With the retirement age of many people extending, we allow you to continue your cover if you are still working beyond age 65
Death Benefit	This gives you up to six times your monthly benefit if you die while this cover is in place

Extra cost option

Accident Option	If you are totally disabled as a result of an accident for at least three consecutive days, we will pay you for each day you are totally disabled during the waiting period
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Find the right solution for you.

Learn more about Business Expense Cover. Talk to your financial adviser today

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