

# Business Overheads Protector Benefit

If you have a business and become disabled, have a defined impairment or are diagnosed with a critical illness, the business overheads still need to be paid

If you can no longer run your business due to a disability, impairment or critical illness, it must still



**If you own a business or are in a partnership, you have many financial responsibilities and an important part of keeping your business healthy and profitable is to ensure that overhead expenses are paid regularly.**

Not being able to work and perform your main business duties because of temporary or permanent disability due to an illness or bodily injury can have a serious impact on your business and your personal long-term journey.

## Myriad's Business Overheads Protector looks after you and your business

Your overheads are paid for up to 24 months while you're unable to work, protecting the running expenses of your business, which is ideal if you're a sole proprietor, a private company, in a partnership, or a close corporation (CC).

You don't have to prove loss of income for the benefit to pay out a monthly income if you as the business owner can't perform your main duties at work and the business starts losing money.

## Protect your business and unlock more value

With business protection to cover your overheads, you're investing in your journey to success in case something happens,

with the following additional benefits:

- You can increase your benefit amount without medical underwriting if your income increases by more than the benefit amount increase.

## Momentum Myriad's Business Overheads Protector

We've designed our business protection benefits to give you the most comprehensive cover in the South African market. Ensure that your business can continue and your life with your loved ones is not impacted when you can no longer run things as you used to.



### LifeReturns®, save on your premium

LifeReturns® is a modern risk selection and pricing mechanism that accurately determines your life insurance risk. By completing a quick and easy digital health screening with your smartphone, a process similar to taking a selfie video, we can assess your health risk factors and give you a personalised **discount of up to 35% on your life insurance premiums.**

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