Dear [Business Owner name],

Have you protected your business in case you are unable to work for an extended period of time due to an illness or injury? What would happen to your lifestyle and business if you could not work due to a disabling illness or injury? How long could you, your family, and your employees manage without your usual income? You may not think you are at risk, but did you know that over one in four of today’s 20 year-olds will become disabled before reaching age 67?[[1]](#footnote-1)

There are three important decisions I encourage you to make.

First, decide to protect your income and lifestyle by purchasing an individual disability income insurance policy. You will be glad you did.

Second, purchase disability business overhead insurance. The premiums for this insurance are generally deductible as a business expense,[[2]](#footnote-2) and benefits can provide reimbursement for

* rent or lease payments for premises, equipment and furniture;
* utilities;
* employee salaries;
* employer-paid benefits and insurance premiums.

Third, consider carefully your best choice in an insurance carrier, because you will be establishing a long-term relationship with the company you choose. Is the company solid financially so you can count on it to be there when you need it? Does it offer the protection you need at a reasonable price? What kind of reputation does the company have? How will it treat you should you need to file a claim?

I recommend individual disability insurance from Standard Insurance Company for three important reasons:

* The Standard is a recognized national leader in disability insurance.
* The Standard has special programs for business owners which can increase your coverage and/or reduce your premiums.
* The people at The Standard are professional, knowledgeable and courteous. Their goal is to provide their customers with the kind of friendly, expert service they wish for themselves and their families.

I will contact you soon to answer any questions you may have about this essential protection, or if you prefer, you can reach me at [contact info].

Sincerely,

1. Social Security Basic Facts, April 2, 2014 [↑](#footnote-ref-1)
2. Benefits payments are subject to income tax. Tax effects for self-employed business owners depend on the method of business accounting used.

   These policies have exclusions and limitations and terms under which the policies may be continued or discontinued. For costs and complete details of coverage, please contact your insurance representative or The Standard at 800.247.6888. [↑](#footnote-ref-2)