

## Because your business relies on you

Running a business is one of the most rewarding ways to earn an income. And watching it succeed makes all your hard work and persistence worthwhile.

But what if sickness or injury meant you couldn't go to work? Who would keep the business afloat until you got back on your feet?

## Protect your business... and your lifestyle

Business expense insurance recognises how important you are to your business. And how important your business is to your lifestyle.

It pays a monthly benefit to cover your fixed business expenses if you're totally or partially disabled.

This money can help you stay on top of your debts, keep your employees paid, and generally give you some breathing space until you can return to work.



### Customer Services

#### Phone enquiries

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8.30am to 6.00pm (Sydney time)

#### Email

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## Business Expense Cover

Protection for life™



INVESTMENT · INSURANCE · SUPERANNUATION



[WWW.ING.COM.AU](http://WWW.ING.COM.AU)

## The facts of life

- ! **Small businesses with only one operator account for 73% of all small businesses<sup>1</sup>.**
- ! **Of the working population, 1 in 6 men and 1 in 4 females are expected to suffer a disability between age 35 and 65 that results in 6 months or more off work<sup>2</sup>.**
- ! **690,000 Australians were injured at work in 2005-06 – 43% receiving no form of financial assistance<sup>3</sup>.**

1 'Characteristics of small business, Australia, 2004'  
Australian Bureau of Statistics, April 2005

2 'Table IAD 89-93' – Institute of Actuaries of Australia

3 'Australian Social Trends, 2007'  
Australian Bureau of Statistics, August 2007

## Ask yourself...

- Do you have any children or dependants?
- Do you have a mortgage?
- Do you have any business or other debts?

If you answered 'yes' to any of these questions, there's every chance you need insurance.

And if you answered 'yes' to two or three, you're generally considered to be in a high risk category in terms of your insurance needs.

## When it happens...

Adam never thought being a jack-of-all-trades was a bad thing. And it certainly wasn't bad for his handyman business.

But Adam found even handymen can make errors of judgement – falling off his ladder when the ground shifted beneath him on a day his apprentice had called in sick.

Two broken ankles and a broken collarbone meant Adam would need about three months off work. And there was a lot of work Adam's apprentice couldn't do on his own.

Because Adam couldn't perform his own occupation, his Business Expense Cover paid him an agreed sum of \$5,000 per month until he was back to work.

This money kept Adam up-to-date with the rent on his office, and the repayments on his business loan. It also allowed him to keep his apprentice, and sub-contract to another handyman to avoid losing business while he recovered.

He bought a new ladder on his first day back.

# Protection for life<sup>TM</sup>



## How do you get the insurance you need?

A financial adviser can show you what types of insurance are available, work out how much you need, and help ensure your cover is structured cost-effectively.

And you might be pleasantly surprised by how affordable insurance is – especially when you consider that **business expense premiums are usually tax-deductible**.

As an example, a 35 year old non-smoker – male or female – can get \$500,000 Life Cover and \$5,000 per month Business Expense Cover for around \$2.50 a day (Source: ING Life Limited).

To put this in perspective, think about how much it costs to insure your car every year.