

NEW

Business Overhead Expense Disability Insurance Plan



*Affordable Business
Overhead Expense Disability
Insurance, an exclusive
Attorney product through
Couch Braunsdorf Programs.*



CBR
INSURANCE
Programs

Business Overhead Expense Disability Insurance Plan



PEACE OF MIND FOR YOU AND YOUR PRACTICE

Whether you are just starting your own legal practice or growing the one you already have, you know how fast your financial obligations can add up. Employee salaries and insurance premiums, rent, utilities, loans, are just some of your regular monthly practice expenses. How would you cover those expenses if you were totally disabled and couldn't work for months? How long could your practice survive if you weren't there practicing law?

The Business Overhead Expense Disability Insurance (BOE) Plan can help keep your practice viable. Whether you return after a disability or choose to sell your practice – its marketable value can remain intact with good business overhead insurance available to you. If you become totally disabled, the Plan reimburses you for your regular monthly business expenses. Separate from your disability income insurance coverage that protects your income, BOE coverage could make the difference between keeping the doors of your practice open during a disability and having to close them permanently.

The Business Overhead Expense Disability Insurance Plan offers:

- Up to \$15,000 in coverage for eligible business expenses
- Coverage for total disability for up to 24 months
- Affordable rates

Participants under age 50 who are actively at work (minimum of 30 hours per week) can apply for up to \$15,000 per month in BOE coverage; members ages 50-59 who are actively at work can apply for up to \$10,000 per month. Please note – if you have partners in your practice, share office facilities, or are a member of a professional corporation, request a Monthly Coverage Amount equal to only your share of expenses. Elimination period options of 15 and 30 days are available (the elimination period is the number of days of total disability during which time no benefits are payable).

**APPLY TODAY FOR BUSINESS
OVERHEAD EXPENSE DISABILITY
INSURANCE FOR ATTORNEYS.**

DEFINITION OF “TOTAL DISABILITY”

Participant will be considered totally disabled if, as the result of sickness or injury, he/she is unable to perform the material and substantial duties of their occupation or employment. They must be under the care of a physician.

THIS IS AN IMPORTANT BENEFIT — DON'T PASS IT BY

Business Overhead Expense Disability Insurance can provide you with benefits to help pay your monthly office expenses for up to two years of total disability.

BUSINESS OVERHEAD EXPENSE PLAN SEMI-ANNUAL RATES

Attained age rates shown are per \$1,000 of monthly coverage. You can request coverage from \$500 up to \$15,000 per month if you are less than age 50 and up to \$10,000 per month if you are age 50 or older. Rates shown are based on your attained age and will increase as you enter another 5-year age band. Insurance coverage terminates at age 70.

Age of Participant	15 Day Elimination Period	30 Day Elimination Period
Under 30	\$ 50.00	\$ 19.00
30-34	63.00	29.00
35-39	63.00	29.00
40-44	92.00	48.00
45-49	92.00	48.00
50-54	165.00	95.00
55-59	165.00	95.00
60-64	315.00	190.00
65-69	315.00	190.00

BUSINESS OVERHEAD EXPENSE DISABILITY PLAN FEATURES:

- Monthly coverage amounts from \$500 to \$15,000 available based on your age
- Coverage you can keep, so long as you keep your membership in good standing
- Coverage for up to 24 months

This is an important benefit—don't pass it by.

Questions:

Please call 800-223-5433, ext. 320. Direct: 908-660-0283

To request coverage, return your Form to:

Dena Einhorn
Director of Specialty Programs
Couch Braunsdorf Insurance
PO Box 888
Liberty Corner, NJ 07938
or fax to 908-580-1272

ADDITIONAL INFORMATION

Eligibility—All participants under the age of 60 are eligible to apply for Business Overhead Expense Disability (BOE) Insurance. Members under age 50 may request a monthly maximum coverage amount of \$15,000; Members ages 50-59 may request up to \$10,000 in monthly coverage. All coverage is subject to Prudential's approval of satisfactory evidence of insurability.

Evidence of Insurability—Many participants will apply for coverage without the need for medical exams or tests. Depending on the amount of coverage applied for, and the medical history disclosed in the application, it may be necessary for Prudential to order a physical exam, a blood test, an ECG, or medical records from your physician.

When the insurance terminates—A Participant's coverage under the plan ends on the earliest of: a) When a Participant is no longer practicing his/her occupation on a full time basis, or retired; b) When Participant turns age 70; c) When the Participant does not pay the required premiums; d) When Participant requests to terminate in writing; e) Or the group policy is terminated.



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The Prudential Insurance Company of America
751 Broad Street, Newark, NJ 07102

Group Life and Disability Income Medical Underwriting

NOTICE—Thank you for choosing The Prudential Insurance Company of America (Prudential) for your insurance needs. Before we can issue coverage we must review your application/enrollment form. To do this, we need to collect and evaluate personal information about you. This notice is being provided to inform you of certain information practices Prudential engages in, and your rights, with regard to your personal information. We would like you to know that: Personal information may be collected from persons other than yourself or other individuals, if applicable, proposed for coverage; this personal information as well as other personal or privileged information subsequently collected by us may, in certain circumstances, be disclosed to third parties without authorization; you have a right of access and correction with respect to personal information we collect about you; and upon request from you, we will provide you with a more detailed notice of our information practices and your rights with respect to such information. Should you wish to receive this notice, please

contact: The Prudential Insurance Company of America, Group Medical Underwriting, P.O. Box 8796, Philadelphia, PA 19176

Any information we obtain regarding a person's insurability will be treated as confidential. We may, however, make a brief report of it to the Medical Information Bureau (the Bureau), a non-profit membership organization of life insurance companies, which operates an information exchange on behalf of its members. When you apply for life, disability, or health insurance to any company, including Prudential, which is a member of the Bureau, or submit a claim for benefits to such a company, the Bureau will, on request, give the company the information in its files. In addition, upon receipt of a request from you, the Bureau will arrange disclosure of any information it may have in your file. If the information came from the Bureau and you question the accuracy of the information in the Bureau's files, you may contact the Bureau and seek a correction in accordance with the procedures set forth in the Federal Fair Credit Reporting Act. The Bureau's address is: MIB Group, Inc., Customer Service, 50 Braintree Hill Park, Suite 400, Braintree, MA 02184-8734, 1-866-692-6901.

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Covered Expenses means your share of the actual ordinary and fixed expenses that are usual and customary fixed business expenses in the conduct of your practice, such as:

- Rent or mortgage interest payments.
- Real estate taxes.
- Charges for electricity, telephone, heat, water and laundry.
- Employees salaries or wages (excluding salary of insured members).
- Membership fees and dues to professional societies.
- Cost of maintenance of equipment.
- Leased equipment payments.
- Subscription charges for professional journals or periodicals.
- Other maintenance services.
- Accountants' and Auditors' fees.
- Interest on office equipment loans.
- Business insurance premiums.
- Telephone answering service.
- Depreciation of equipment.
- Payroll taxes.
- Other fixed overhead expenses that are normal and customary in the operation of your practice.

Covered expenses do not include:

- Any salaries, fees, drawing accounts or other remuneration for you or a close relative or for any person who is employed to be your replacement;

- Payment of the principal of any debts;
- Income taxes, or the cost of any merchandise of any nature, goods, materials, equipment, leased automobiles, furniture, fixtures, or pharmaceutical products; or
- In the case of a partnership or shared facility, the share of any expense for which you are not regularly liable for payment.

Exclusions

The BOE plan does not cover any disabilities caused by, contributed to by, or resulting from your:

- intentionally self-inflicted injuries or suicide;
- injury sustained while traveling as a passenger in or descending from any aircraft that is not a regularly scheduled commercial passenger aircraft;
- active participation in a riot;
- commission of a crime for which you have been convicted under state or federal law.

Your plan does not cover a disability due to:

- war, declared or undeclared, or any act of war or any disability incurred while you are serving as a member of the armed forces of any country or international authority; or
- your pregnancy. But, this does not include a *complication of pregnancy*.

In addition, an insured person will not be entitled to benefits for two disabilities at the same time.

Prudential cannot give legal or tax advice. Please consult your tax or financial advisor. The Business Overhead Expense Plan is subject to applicable state laws and regulations.

The Prudential Insurance Company of America issues the insurance and is authorized to conduct business in all states, the District of Columbia, Guam, Puerto Rico and the United States Virgin Islands. Principal offices are 751 Broad Street, Newark, NJ 07102-3777, (973) 802-6000. The Plan Agent is Couch Braunsdorf, 701 Martinsville Rd., Liberty Corner, NJ 07938. Contract Series 83500.

Prudential and the Rock logo are registered service marks of The Prudential Insurance Company of America. Group Contract Series 83500. This brochure is intended to be a summary of your benefits and may not include all policy provisions, exclusions and limitations. A certificate, with complete policy information, including limitations and exclusions, will be provided. If there is a discrepancy between this document and the certificate issued by Prudential, the terms of the certificate will govern.

