

# DI for Business Owners:

## The “Always Open” Policy Feature Checklist

- Do you have Business Overhead Expense (BOE) coverage?
- Do you have disability Buy/Sell coverage?
- Do you have business loan protection?
- Does your DI policy have the full recovery benefit feature?
- Do you have key person DI policies for key contributors?
- Does your plan have a “true own occupation” definition?
- Is your plan non-cancellable and guaranteed renewable?
- Does your plan have a complete partial/residual disability feature?
- Does your plan pay benefits if you lose income while taking time away from work to care for a loved one?
- Does your plan pay the full monthly benefit amount for all partial disability claims during the first six months?
- Does your plan pay survivor benefits to a beneficiary?

