

## Professional Overhead Expense

### Features and Benefits

#### Cover your overhead without being in over your head.

Created specifically for physicians, Professional Overhead Expense (POE) insurance provides cost-effective coverage for your share of fixed monthly business expenses including employee salaries, rent, utilities, mortgage interest, office equipment depreciation, professional dues and other costs.

Even if you have disability insurance to protect your lifestyle, POE helps reimburse many of the expenses that come with running your practice, in case you're unable to work - keeping your business operating smoothly during your absence.



*\*maximum payout based on individual circumstance*

#### You might be wondering...



What is the cost?



What's covered?



Am I eligible?



How do I apply?

### Visit [OMAINsurance.com](http://OMAINsurance.com) to learn more about this coverage.

<sup>1</sup> The maximum amount payable is 12 times your monthly benefit. If you become disabled before age 70, benefits may be paid over a maximum of 36 months starting at the end of your elimination period. If you become disabled at age 70 or over, benefits are payable over 12 months starting at the end of your elimination period.

Professional Overhead Expense Insurance plans are underwritten by **The Manufacturers Life Insurance Company (Manulife)**.  
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This infographic is intended for general guidance and is not a contract. The complete terms, conditions, limitations and exclusions governing the OMA Professional Overhead Expense Insurance coverage can be found on your Certificate of Insurance and in the relevant group insurance policy 20647 and issued to the OMA by The Manufacturers Life Insurance Company (Manulife). If there is any conflict between this document and the wording of the policies or the certificate, the wording of the policies will govern. A copy of the certificate and policy may be requested.

Premium rates and discounts are not guaranteed and are subject to change upon notice.

*Some conditions apply.*