



Business Loan Protection



You may survive a heart attack. But a company can die from one.

Has your company taken out any business loan from the bank? If so, the death of one of the directors or partners could cause the bank to call back the loan, often very suddenly. Where would the money come from to repay the loan?

Consider the impact when one of the directors or partners passes away or suffers a critical illness or permanent disability...



Without protection

- Revenue may drop
- Default on loans
- Banks may close business account
- Employees may leave

Shareholders' family left with a business with no value

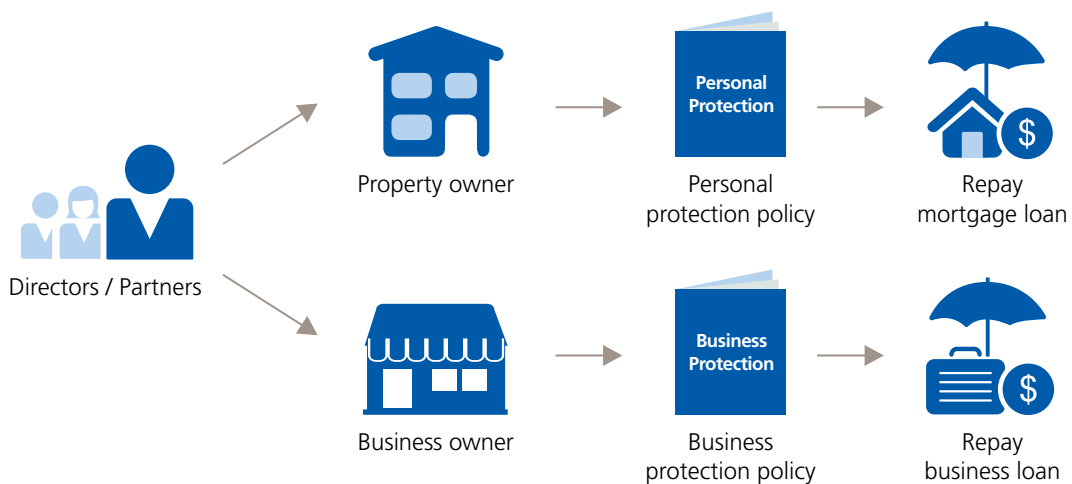
Possible solution

Zurich provides you with business loan protection that ensures your company will have the cash sum to pay for the loan should the unfortunate happen.



How it works?

In the same way that personal protection can repay a mortgage on the death of a property owner, business protection can repay a loan on the death of a business owner, partner or key person.



Sum insured and term = Size and term of loan

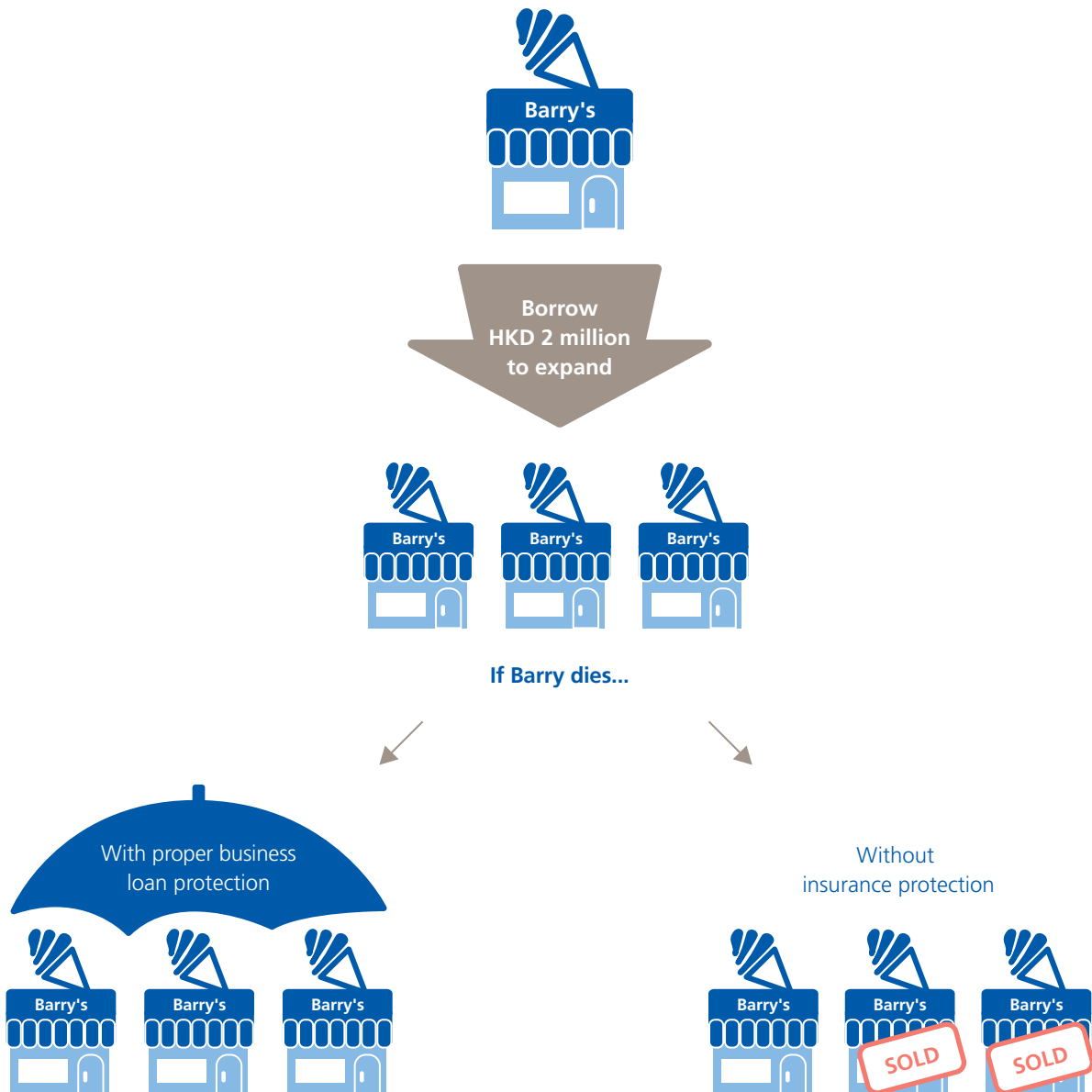


Case study

Barry and his wife own a shop selling Italian handmade ice-cream which has become very popular among youngsters. They decide to expand the business and open two more shops in prime locations.

To carry out their plan, they need to borrow HKD2 million from a bank over a period of five years. The loan must be repaid should Barry die during the loan period. His financial advisor suggests that they should take out a loan protection policy with a sum insured of HKD2 million and a term of five years.

Should the unfortunate happen, the proceeds from the policy can be used to pay off the loan. Without the protection, his wife would have to sell some of the assets or even close down the business to repay the loan.



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