

# Business Protection

## Is your business protected?

### Protecting the Shareholders / Partners

Share purchase issues sometimes get lost amongst day to day business life but, a shareholder may fall ill or die before any arrangements have been made to provide funds for other shareholders to buy those shares; perhaps from a spouse or other beneficiary.

Protecting a shareholder or partner involves setting up a legal agreement with all the shareholders or partners in your business, so the policy proceeds can be used to buy out the shares of the business, for the benefit of all concerned.

### Protecting the Key People

Many businesses seek to protect what is visible – the buildings, machinery and supplies, whilst owners and key employees are left unprotected.

If a key employee such as your sales director or skilled specialist were to die or become ill, would the business survive and thrive?

Financial support could enable a company to:

- Finance loan repayments
- Recruit and train a new colleague.
- Provide compensation for lost orders or delayed contracts.
- Pay for work already committed.
- Employ temporary staff

***A business will not survive without people – they are the heart and lifeblood of a company.***



**For more information**

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