

Business Insurance – Sections Expanded

What type of insurance is available?

Fire & Perils	Covers damage to property insured at the situation caused by a sudden or unexpected or unforeseen occurrence, and includes fire, impact damage and weather related events.
Business Interruption	Covers consequential loss of income from the interruption of or interference the Insured business, due to insured damage, including loss/reduction of profit, continuing expenses such as wages and rent, as well as the additional costs incurred in restarting the business (additional increased costs of working).
Business	Covers consequential loss of income from the interruption of or interference with the Insured business, due to insured damage, including loss/reduction of profit, continuing expenses such as wages and rent, as well as the additional costs incurred in restarting the business (additional increased costs of working).
Burglary	Coverage for theft of insured property goods/equipment/stock that is stolen from the insured premises.
Loss of Money	Covers loss of or damage to money in transit, money contained in the premises, money in your personal custody and safes and strongrooms.
Transit	Covers damage to property insured whilst in transit.
Glass	Covers breakage to fixed glass, including glass signs, and associated sign writing.
Electronic Equipment	Covers accidental, mechanical and electrical breakdown of computers and associated electronic equipment, and can include consequential loss of income.
Machinery Breakdown	Covers loss of, damage to or breakdown of the insured property, and can include consequential loss of income.
General Property	Loss and/or damage to laptops and other portable equipment whilst away from the insured premises.
Credit	Loss following insolvency of your debtors.
Motor	Covers loss or damage to registered vehicles, plus the amount you become legally liable to pay as compensation for property damage occurring as a result of incident in connection with the use of the vehicle.
Public Liability	Provides protection against the amount you are legally liable to pay as compensation for personal injury and/or property damage occurring as a result of an occurrence in connection with the insured business.
Products Liability	Provides protection against the amount you are legally liable to pay as compensation for personal injury and/or property damage arising from products manufactured, imported or sold.
Workers Compensation	Provides protection for employees injured whilst performing their duties.