

What insurance should you take out – and what can it cover?

Insurance can protect you and your employees onsite, on the way to work and at work.

Type of cover	Potential benefits
Business Pack	Helps safeguard your business premises and contents against: <ul style="list-style-type: none">• damage caused by fire, storm or accidental damage• equipment or machinery breakdown• employee dishonesty• glass damage• legal issues, such as with public and products liability• tax audits• theft, and theft or loss of money• business interruption, which provides cover for financial loss as a result of an interruption to your business caused by an insured event.
Motor Insurance	Takes care of your valuable business vehicles with cover to help: <ul style="list-style-type: none">• replace or repair a vehicle damaged by fire• help if you or your staff damage another person's vehicle• repair your vehicle after an accident or replace it if it's written off• replace a lost or stolen vehicle• safeguard you against legal liability.
Workers Compensation	Can cover the cost of your employees' wages, rehabilitation and medication if they become sick or injured through their work.

Limits, excesses and exclusions



Policy exclusions, the excesses you need to pay and limits of liability can vary greatly depending on your insurer and the requirements of your business.

Case Study



Brian runs a water fun park in a popular tourist town in coastal Victoria. While recent bushfires didn't damage his property, his business was impacted by a prevention of access order as Victoria Police shut the main highway, which provided the only way into his business. As a consequence, visitors couldn't get to the water park and Brian had to close, suffering a loss of revenue. Because the interruption was due to the official road closure, rather than tourists simply staying away, he was able to make a business interruption claim to cover his losses.

1 Bushfire Risk: changing trends across Australia, IAG, 2020.

Contact us today



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Important note

This general information is provided to assist you in understanding some of the terms, implications and common considerations in business insurance. It does not take into account your specific objectives, financial situation or needs. It is also not financial advice, nor complete, so please discuss the full details with your Steadfast insurance broker as to whether this type of insurance is appropriate for you. Business insurance usually has a deductible/ excess, exclusions and limits of liability.