

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

It's important for businesses to understand how their insurance cover could respond in the event of weather events caused by El Niño such as bushfires.

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

### 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. A bushfire in the area didn't damage his property, but his business was impacted by a prevention of access order as authorities 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.

### Contact us today



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#### Important note

This information is to assist you in understanding some of the terms, implications and common considerations with insurance. It is not complete, so please request full details from your Steadfast insurance broker as to which insurance is appropriate for you.

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