

Business Interruption Insurance

Helping you get back on your feet after a loss

Business Interruption risks can be physical, such as fire, storms, or natural disasters, or non-physical such as key supply disruptions. These can occur through natural, malicious or accidental means.

These scenarios can bring business operations to a temporary standstill and can also have a significant financial impact.

Why would you need Business Interruption insurance?

By covering lost revenue or insurable gross profit, it can help keep your business running in the event you're unable to operate due to a loss.

This helps your business to continue to meet its financial obligations to employees and shareholders.

Examples where Business Interruption insurance may help protect you

- Fire at a manufacturing plant
- A storm event causing major flooding
- An earthquake event
- A break in the supply chain due to property damages at the premises of a supplier

What does Business Interruption insurance cover?

The intention of a Business Interruption policy is to return a business to the same financial position that it would have been in had the loss not occurred.

Business Interruption Insurance can protect against loss of gross profit you would have earned had the event not occurred, and may cover expenses that continue despite your business being temporarily halted, such as:

- Staff wages
- Rent or loan payments
- Electricity
- Relocation costs

Cover is provided for a specific length of time, often 12 to 36 months, following an insurable event (the indemnity period).

A separate Business Assets/Material Damage policy is required to cover your Business Assets as this has to be triggered by an insurable loss to trigger a Business Interruption claim. The Business Interruption Insurance must be with the same insurer as the Business Assets/Material Damage policy.

Rothbury's brokers have the expertise to tailor an insurance policy* with the right combination of risk, coverage and price to help ensure your business can continue to operate.

**Cover is subject to policy limits terms and conditions.*

Talk to a Rothbury broker about the right insurance for your business.