

# 6 REASONS

## WHY YOU NEED BUSINESS INTERRUPTION INSURANCE



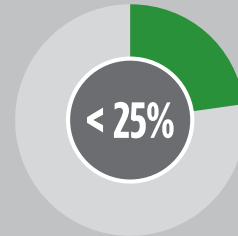
1 in 4 small businesses would not survive if they had to close doors for three months.\*



38% of small businesses would shut down if they experienced a business disruption during a busy period in the year.\*



1 in 7 businesses experienced a shortfall in income because of a business interruption in the past 12 months.\*



Despite the findings, less than 25% of business owners actually have business interruption insurance.\*



# 1

Can keep you afloat while you wait for plans to be drawn up or council permits to be approved when rebuilding



Ensure you are able to continue to pay and retain key staff while the business gets back on its feet

Cover the costs of finding and fitting new premises, advertising to let your customers know you have moved and when you're fully open for business again



Cover interruption costs to your business, even if the damage is to another business you don't own, such as suppliers and key customers



# 5

Can cover for fixed expenses resulting from the interruption



# 6

Cover for any additional expenses incurred for the sole purpose of minimising the loss



## CAN YOU AFFORD NOT HAVING BUSINESS INTERRUPTION INSURANCE?

Let CGU take the burden out of your business interruption insurance. To find out more about business interruption insurance, please contact your insurance adviser or visit [cgu.com.au](http://cgu.com.au) to **find an adviser** today!

\*Source: CGU survey of Rural SME business, Feb 2013.

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