

**IUA Interruption Underwriting Agencies**

From the information shown please provide:

QUOTATION       ADVICE       COVER NOTE

All quotations are subject to Underwriter's acceptance.

**Toll Free  
Sydney  
Melbourne  
Brisbane  
Adelaide**

**Telephone 1800 223 623  
Telephone 02 9283 7759  
Telephone 03 9681 8666  
Telephone 07 3844 6322  
Telephone 08 8269 2166**

**Facsimile 1800 223 621  
Facsimile 02 9283 7789  
Facsimile 03 9681 8677  
Facsimile 07 3844 6922  
Facsimile 08 8269 2988**

BROKER ..... Telephone .....

CONTACT ..... Facsimile .....

INSURED .....

TRADING NAME .....

Premises Address ..... Postcode .....

Other Interested Parties .....

Occupation/Business .....

In Business ..... years

Material Damage Insurer ..... Details of Construction .....

Claims History (All classes) ..... Please use separate sheet if necessary

Annual Turnover \$.....

Rating Classification ..... (%)

Rate Area .....

Rating Group .....

Rating Band .....

Rate \$.....

PAYABLE QUOTED

PAYABLE \$

Note: Payable includes all Government Fire Services charges and Stamp Duty

Item	Particulars of Insurance Required	Limit of Sum Insured (\$)
1 WEEKS OF INDEMNITY	WEEKLY SUM INSURED	
	..... weeks \$.....	
	Limit of Liability for Item 1	\$
2 SEASONAL TRADING	WEEKS OF INDEMNITY	
	..... weeks \$.....	
	Limit of Liability for Item 2 (Seasonal Trading)	\$
3 LOSS OF RENT OR RENTAL VALUE	WEEKS OF INDEMNITY	
	..... weeks \$.....	
	Limit of Liability for Item 3 (Loss of Rent)	\$
4 INCREASED AND OR ADDITIONAL COSTS OF WORKING NECESSARILY INCURRED AS DEFINED ("Lumped Extensions")	Relocation Costs	\$.....
	Increased Working Costs	\$.....
	Additional Working Costs	\$.....
	Wages In Lieu Of Notice	\$.....
	Wages and or Salaries Not Otherwise Included	\$.....
	Expediting Expenses	\$.....
	Loss of Accounts Receivable	\$.....
	Loss Advisors	\$.....
	Cost of Recreating Records	\$.....
	Claims Preparation Costs	\$.....
	Limit of Liability for Item 4 ("Lumped Extensions")	\$
5 OTHER AS DEFINED		
	Limit of Liability for Item 5	\$
	<b>MAXIMUM LIABILITY</b>	\$

**Comments:**

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Quotation Only (Subject to Underwriter's acceptance.)

Cover Note Issued Number:

Time Date for 60 days.

**Signed for Interruption Underwriting Agencies**



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## **Definitions for Lumped Extensions (Policy Item 4)**

NOTE: All extensions must be necessarily and reasonably incurred in consequent of the interruption or interference and for the purpose of assisting and returning the Business to its trading or operational activity.

### **Relocation Costs**

The actual expenditure incurred for the relocating of the Business excluding asset purchases.

### **Increased Costs of Working**

The increase to the working costs already appearing in the accounts of the Business - excluding stock materials or expansion.

### **Additional Costs of Working**

The additional operational expenditure incurred not comprising any other extension insured or available.

### **Wages in Lieu of Notice**

Not exceeding four (4) weeks ordinary time earnings.

### **Wages and or Salaries Not Otherwise Recoverable**

The payments to staff retained in employment but not included in the rating classification used for producing the Weekly Sum Insured, nor otherwise recoverable

### **Expediting Expenses**

The actual expenditure in excess of the standard for expediting repair or reinstatement of the damaged property or expediting transport of stock or other contents.

### **Loss of Accounts Receivable (Duplicate of Monthly Outstanding To Be Kept Safe)**

The loss of difference between customers outstanding debit balances and amounts collected credited or traced but excluding bad debts and prior uncollectables.

### **Loss Advisers**

The costs of employing reasonably qualified assistance supervision advice for material damage containment but excluding physical restoration or repair.

### **Costs of Recreating Records**

Means the costs of recreating records directly related to the activity of the Business but excluding research experimental modifications changes testing or the like, as well as excluding all materials.

### **Claims Preparation Costs**

The costs of preparing material damage insurance claims and or claims under this policy which are synonymous.

## **IUA** Interruption Underwriting Agencies

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## **IUA** Simplifies Business Interruption Insurance