



INTERRUPTION UNDERWRITING AGENCIES



# INTERRUPTION INSURANCE THAT IS TAILORED TO YOUR CLIENT'S NEEDS.

Since 1987, IUA has been helping businesses protect against temporary setbacks, with quality business interruption insurance.

Suitable for small to medium size businesses, manufacturing, retail, wholesale, hospitality and professionals.

## BENEFITS

- No average – cover can be tailored to Insured's needs
- No excess or waiting period for Additional Benefits such as Public Utilities and Prevention of Access
- Flexible Indemnity Periods (your client only pays for the length of cover they need – minimum 13 weeks)
- Loss resulting from Damage to Property away from the Premises
- Simple formula for calculating Sum Insured
- Agreed Rate of Insured Gross Profit Percentage
- Weekly payment of claims settlement whenever practicable
- A worksheet detailing the calculation is provided with every New Business and Renewal
- Claims handled by LMI, who are familiar with the IUA product.

## POINTS OF DISCUSSION TO CONSIDER RAISING WITH CLIENTS

- Their business income should be treated with the same importance as their assets, how will they survive without a cash flow?
- Business Interruption insurance shouldn't be a secondary policy
- Your client has three choices: an ISR, a Business Package or a superior standalone Policy with IUA the sum insured needed to cover a loss. IUA states clearly when it will pay and how much it will pay
- The time it will take to restore a business to its normal operation following a setback
- Developing an alternative plan to maximise client security
- IUA's data indicates approximately 49% of our business interruption claims are related to Public Utilities
- The IUA policy has no deduction for savings.

## PLEASE GET IN TOUCH

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