

**Disclaimer**

The comparisons provided above have been prepared as a guide and they are not intended to be exhaustive. Comparisons are based on the Insurer's standard policy. Actual terms and conditions may be subject to amendment by negotiation or where the Insurer applies endorsements to suit particular. The product itself is only one criterion that should be considered when making a decision on what policy to accept. Other criteria are claims service, the financial strength of the underwriter and price. A decision on any one criterion alone is certainly not recommended.



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**Most popular features only**

**Commercial Packs/ISR/BI - Package Summary**

Pack Summary	Steadfast	Allianz	AAMI
Material Damage	Yes	Yes	Yes
Business Interruption	Yes	Yes	Yes
Liability	Yes	Yes	Yes
Theft	Yes	Yes	Yes
Money	Yes	Yes	Yes
Machinery Breakdown	Yes	No	Yes
Electronic Equipment	Yes	No	Yes
Glass	Yes	Yes	Yes
General Property	Yes	Yes	Yes
Goods in Transit	Yes	No	Yes
Personal Accident	No	Yes	No
Commercial Motor	No	No	Yes
Commercial Motor - Customers Vehicles	No	No	No
Employee Dishonesty	No	No	Yes
Tax Audit	Yes	No	Yes
Legal Costs	No	No	No
Management Liability	No	No	No

**Commercial Packs/ISR/BI - Burglary/Theft - Business Packs**

Related Benefits	Steadfast	Allianz	AAMI
Illegal Electronic Fund Transfer	Limit \$5,000 in total any one event provided Contents or Contents including Stock is selected for any financial loss sustained by the Insured arising from the electronic transfer of funds from the Insured's bank account to a bank account not controlled by the Insured following entry into the Premises arising from an insured event, excludes the misuse or illegal use of corporate credit cards by the Insured's employees or any other person acting in collusion with the Insured's employee or any member of the Insured's family - page 43	No - page 86-98	No - page 32-36

	Replacement of Locks and/or Keys and/or Combinations following theft	Yes for the cost of replacing locks keys magnetic keys cards or similar devices if (a) as a result of theft the keys or combinations are stolen or there are reasonable grounds to believe that keys have been duplicated (b) keys magnetic keys or cards or similar devices are accidentally lost (c) the sequence of numbers of letters become known by any unauthorised person or are accidentally lost (d) circumstances have allowed the unauthorised duplication of keys magnetic keys or cards or similar devices - page 43	Yes for the cost of replacing of locks keys or combinations where if because of a defined event the keys and/or combinations are stolen or if there are grounds to believe the keys may have been duplicated - page 92	
	Replacement of Locks and/or Keys and/or Combinations following theft - Includes Opening Safes and Strongrooms	Yes - page 43	Yes - page 92	
	Replacement of Locks and/or Keys and/or Combinations following theft - Includes Replacing and Developing Security Film Exposed	Yes for the cost of developing images stored on media from security camera following a theft or attempted theft - page 43	Yes - page 92	
	Replacement of Locks and/or Keys and/or Combinations following theft - Includes Restoring the Security System to its Former Functionality	No - page 43	No - page 58-76	
	Replacement of Locks and/or Keys and/or Combinations following theft - Limit	Limit \$10,000 any one event, benefit is not cumulative with any similar cover under Additional Benefit 7 in the Money Cover Section - page 43	Limit \$5,000 any one period of insurance, benefit is not cumulative with any cover given under Section 5 Money, benefit additional to SI - page 92	
<b>Claims Preparation Costs</b>	General Policy Conditions	Limit \$25,000 in total any one claim unless a higher amount is included in a particular cover section of the policy for costs necessarily and reasonably incurred for the preparation and negotiation of a claim for which the Insurer has agreed to indemnify the Insured for under this policy, benefit not applicable to Tax Audit Cover Section, benefit additional to SI or LOL, - page 15	Limited to the lesser of \$25,000 or 25% of the claim amount for costs necessarily and reasonably incurred for the preparation of a valid claim - page 32	Limited to the lesser of \$20,000 or 25% of the claim amount otherwise payable for professional accountants auditors and claims consultants fees necessarily and reasonably incurred for the preparation of a valid claim under this policy, excludes Section 5 Back in Business Section 8 Tax Probe or Section 9 Commercial Motor Sections, benefit additional to any amount payable in relation to the claim - page 13
<b>Commercial Packs/ISR/BI - Business Interruption - Business Packs</b>				
<b>Annual or Gross Revenue/Income</b>	Cover Available	Optional, Business Interruption Annual Revenue Basis Item 1 Annual Revenue, includes Rent Receivable - page 33	Yes, Loss of Gross Revenue - page 80-81	
	Limit	Limit SI shown in schedule - page 33	Limit SI shown in schedule - page 80-81	
	Basis of Settlement	The amount by which the Revenue earned during the Indemnity Period falls short of the Standard Revenue in consequence of the damage - page 33	The amount by which the Gross Revenue during the Indemnity Period shall as a result of damage fall short of the Standard Gross Revenue - page 80-81	
	Increased Cost of Working (ICOW) - Sole purpose Avoiding/Diminishing Loss without Exceeding Reduction thereby Avoided	Yes - page 33	Yes - page 81	

<b>Gross Profit</b>	Cover Available	Optional, Business Interruption Insurable Gross Profit Basis Item 1 Insurable Gross Profit - page 30-31	No - page 77-85
	Limit Basis of Settlement	Limit SI shown in schedule - page 33 The sum produced by applying the Rate of Gross Profit to the Shortage in Turnover during the Indemnity Period - page 32	Not applicable - page 77-85 Not applicable - page 77-85
	Increased Cost of Working (ICOW) - Sole purpose Avoiding/Diminishing Loss without Exceeding Reduction thereby Avoided	Yes provided not exceeding the sum produced by applying the Rate of Gross Profit to the amount of reduction thereby avoided - page 32	Not applicable - page 77-85
<b>Payroll</b>	Cover Available	No - page 30-40	No - page 77-85
	Limit Basis of Settlement - Initial Indemnity Period	Not applicable - page 30-40 Not applicable - page 30-40	Not applicable - page 77-85 Not applicable - page 77-85
	Basis of Settlement - Remaining Indemnity Period	Not applicable - page 30-40	Not applicable - page 77-85
	Basis of Settlement - Consolidated Period	Not applicable - page 30-40	Not applicable - page 77-85
	Increased Cost of Working (ICOW) - Sole purpose Avoiding/Diminishing Loss without Exceeding Reduction thereby Avoided	Not applicable - page 30-40	Not applicable - page 77-85
<b>Rental Income</b>	Cover Available	Optional, Business Interruption Loss of Rent Receivable Basis Item 1 Loss of Rent Receivable, Revenue includes Rent Receivable - page 33/34	No - page 77-85
	Limit Basis of Settlement	Limit SI shown in schedule - page 34 The amount by which the Rent Receivable during the Indemnity Period falls short of the Standard Rent Receivable in consequence of the damage - page 34	Not applicable - page 77-85 Not applicable - page 77-85
	Increased Cost of Working (ICOW) - Sole purpose Avoiding/Diminishing Loss without Exceeding Reduction thereby Avoided	Yes - page 34	Not applicable - page 77-85
<b>Weekly Income</b>	Cover Available	Optional, Business Interruption Weekly Revenue Basis Item 1 Weekly Revenue, must exceed 3 days - page 33	No - page 77-85
	Limit Basis of Settlement	Limit SI shown in schedule - page 33 The amount by which the Weekly Revenue during the Indemnity Period falls short of the Standard Weekly Revenue in consequence of the damage - page 33	Not applicable - page 77-85 Not applicable - page 77-85
	Increased Cost of Working (ICOW) - Sole purpose Avoiding/Diminishing Loss without Exceeding Reduction thereby Avoided	No - page 30-40	Not applicable - page 77-85
<b>Other Cover Options</b>	Increased Cost of Working Cover Only	No - page 30-40	No - page 77-85

<b>Additional Increased Costs of Working (AICOW)</b>	Annual Revenue/Income/Gross Profit	Optional, Item 2 - Limited to the greater of \$25,000 or SI for Additional increase in cost of working any one claim limited to increase in cost of working not otherwise recoverable necessarily and reasonably incurred during the Indemnity Period for the purpose of avoiding or diminishing reduction in Turnover Revenue Weekly Revenue or Rent Receivable and/or resuming and/or maintaining normal business operations and/or services - page 32/34/35	Limit \$10,000 any one claim for the increase in cost of working not otherwise recoverable necessarily and reasonably incurred during the Indemnity Period as a result of the damage for the purpose of avoiding or diminishing reduction in Gross Revenue and/or resuming and/or maintaining normal business operations and/or services - page 82	
	Weekly Revenue/Income	Optional, Item 2 - Limited to the greater of \$25,000 or SI for Additional increase in cost of working any one claim limited to increase in cost of working not otherwise recoverable necessarily and reasonably incurred during the Indemnity Period for the purpose of avoiding or diminishing reduction in Weekly Revenue and/or resuming and/or maintaining normal business operations and/or services - page 33/35	Not applicable - page 77-85	
<b>Claims Preparation Costs</b>	General Policy Conditions	Limit \$25,000 in total any one claim unless a higher amount is included in a particular cover section of the policy for costs necessarily and reasonably incurred for the preparation and negotiation of a claim for which the Insurer has agreed to indemnify the Insured for under this policy, benefit not applicable to Tax Audit Cover Section, benefit additional to SI or LOL, - page 15	Limited to the lesser of \$25,000 or 25% of the claim amount for costs necessarily and reasonably incurred for the preparation of a valid claim - page 32	Limited to the lesser of \$20,000 or 25% of the claim amount otherwise payable for professional accountants auditors and claims consultants fees necessarily and reasonably incurred for the preparation of a valid claim under this policy, excludes Section 5 Back in Business Section 8 Tax Probe or Section 9 Commercial Motor Sections, benefit additional to any amount payable in relation to the claim - page 13

<b>Business Interruption Section</b>		Optional, Item 4 Limit SI shown in schedule for Claim Preparation and Proving Expenses in addition to the amount payable under General Condition Claim Preparation Expenses for costs of reasonable professional fees and expenses necessarily incurred and not otherwise recoverable for the preparation and negotiation of claims under this section - page 31/32/33/34/36	Limit \$5,000 any one claim for costs of reasonable professional fees and other reasonable expenses necessarily incurred and not otherwise recoverable for the preparation of claims under this section - page 81	Limit \$20,000 for all claims arising from any one event or SI otherwise shown in schedule for (a) reasonable professional fees including auditor or accountant fees and other reasonable additional expenses incurred to produce or certify a claim under this section (b) additional expenditure necessarily and reasonably incurred for the sole purpose of resuming or maintaining normal business operations or service provided that these costs are not otherwise recoverable under this section (c) amounts which the Insured cannot recover from their debtors following damage to their debt records if the damage is caused by an insured event covered under Sections 1A Fire and Defined Events 1B Theft or 1C Glass and Signs and as soon as possible at the end of each month the Insured record and store at their accountant or auditor or alternative premises the total of the outstanding accounts receivable and keep these figures for a period of 12 months, benefits additional to SI - page 57
<b>Average/Coinsurance</b>	Coinsurance waived if BiCalculator is used	Not stated - page 30-40	Not stated - page 77-85	-
	11			-
	12			-
	13			-
	14			-
	15			-
<b>Commercial Packs/ISR/BI - Electronic Equipment - Business Packs</b>				
<b>Cover</b>	Breakdown	Yes - page 65		Yes - page 39/42
	Occurrence Other than Breakdown	Limited to direct loss or damage to other property as a result of Breakdown - page 65		Limited to loss or damage to other property resultant from flying fragments from the broken Computer Equipment or Electronic Equipment - page 41
<b>Insured Property</b>	Electronic Equipment/Plant	Yes, Specified and Unspecified Electronic Equipment as shown in schedule, means any of the following equipment provided it is owned leased operated or controlled by the Insured and used in the Insured's Business, (a) any electronic machine device or instrument used for research diagnosis or medical treatment (b) telecommunication transmission and receiving equipment (c) lighting facilities audio visual amplification and surveillance equipment (d) office machines owned by the Insured or for which the Insured is legally responsible (e) Computer Equipment - page 65		Yes, (a) Electronic data processing equipment comprising a central processing unit with flexible programming ability video display units printers hard disks floppy disk drives micro diskettes including read or write heads electro or mechanical motors and passive components, excludes software (b) Telecommunication transmission and receiving equipment electronic research diagnostic or electro-medical equipment lighting facilities audio visual amplification and surveillance equipment and office machines owned by the Insured or for which the Insured is legally responsible - page 39/106/108

	Software	Yes, Electronic Data includes software - page 10/67-68	Optional Restoration of Computer Data cover includes software under definition of Electronic Data - page 108
	Electronic Data	Yes, Restoration of Electronic Data includes Data, means facts concepts and/or information converted to a form usable for communications and/or displays and/or distribution and/or processing by electronic and/or electromechanical data processing and/or electronically controlled equipment which includes programs software and other coded instructions for such equipment - page 10/67-68	Optional Restoration of Computer Data cover includes Electronic Data, means facts concepts and information converted to a form useable for communications display distribution interpretation or processing by electronics and electromechanical data processing or electronically controlled equipment and includes programmes software and other coded instructions for such equipment - page 43/108
	Electronic Data Media	Yes, Restoration of Electronic Data includes Media, means material on which data is recorded or stored such as magnetic tapes hard drives cartridges dongles CDs DVDs USBs flash drives memory cards or floppy disks - page 65/67-68	Yes, Computer Equipment includes hard disks, Media means material on which data is recorded or stored such as magnetic tapes hard disks cartridges CDs DVDs floppy disks and flash drives - 106/111
	Portable Equipment	Yes, Breakdown of the Insured's laptop Computer Equipment or mobile Electronic Equipment anywhere in the Commonwealth of Australia provided the laptop Computer Equipment or mobile Electronic Equipment is also insured under the General Property cover section, benefit additional to SI - page 67	Yes, breakdown of laptop computer equipment or mobile electronic equipment anywhere in Australia provided Computer Breakdown or Electronic Equipment is shown in schedule as appropriate for the item and the item is specified in schedule under Section 3 Portable and Valuable Items - page 42
<b>Location</b>	At the Premises	Yes - page 65	Yes - page 39
	Temporary Removal	Yes, cover extended to include Breakdown to Electronic Equipment away from the Premises within the Commonwealth of Australia, benefit additional to SI - page 12/67	No - page 39-42

Basis of Settlement:	Repair or Replacement of Insured Item		
		<p>Repair rebuild or replace the Electronic Equipment, in the event the item is uneconomical to repair settlement will be the cost of replacement of the Electronic Equipment by an item of similar function type capacity and quality in a condition equal to but not better than the condition of the Electronic Equipment when new, where Electronic Equipment consists of Computer Equipment and replacement is agreed Insurer will apply depreciation at a rate of 10% per annum for each year from the date of manufacture up to maximum of 80% of the installed current replacement cost, where agreed that the Insured can carry out own repairs Insurer will pay the actual costs of materials and wages incurred plus a reasonable overhead mark-up provided a qualified person carries out the repairs - page 66</p>	<p>Repair rebuild or replace any damaged item or pay for the cost of repairing rebuilding or replacing, if Insured carries out own repairs Insurer will pay the actual costs of materials and wages incurred plus a reasonable overhead mark-up provided a qualified person carries out the repairs, replacement of laptop computers notebook or desktop computers or mobile electronic equipment subject to depreciation of 10% per annum for each year from the date of manufacture up to maximum 80% of installed current replacement cost - page 42</p>
	<p>Depreciation of Parts Dismantling &amp; Reassembly Costs</p>	<p>No - page 65-70 Yes - page 66/67</p>	<p>No - page 39-42 Yes, provided breakdown is confined to a part of a machine or structure - page 42</p>
	<p>Excess Applied to Any One Claim</p>	<p>Yes, if either (a) a Breakdown of Electronic Equipment causes the Breakdown of other Electronic Equipment or (b) a series of Breakdowns occur at the same time as a result of the same cause they will be considered as one Breakdown, highest Excess only applies to one occurrence - page 15/66/70</p>	<p>Yes, a breakdown of Machinery Computer Equipment or Electronic Equipment which causes the breakdown of other Machinery Computer Equipment or Electronic Equipment or a series of breakdowns occurring at the same time as a result of the same cause will be considered as one breakdown - page 42</p>
	<p>Separate Settlement Where Parts Are No Longer Available</p>	<p>Yes, estimated cost of similar parts currently available or if similar parts are unavailable settlement is limited to the manufacturers or suppliers latest list price, where component's or manufacturer's specifications are no longer available due to obsolescence settlement will be the cost which would have been incurred if the components or specifications had still been available - page 66</p>	<p>Yes, estimated cost of similar parts currently available or if similar parts are unavailable then not more than the manufacturers or suppliers latest list price - page 42</p>
	<p>Value of Salvage Deducted from Settlement</p>	<p>Not stated - page 65-70</p>	<p>Not stated - page 39-42</p>

<b>Related Benefits:</b>	Freight including Overseas Airfreight	Limit 50% of the normal cost of repair for combined (a) charges for overtime work on public holidays (b) freight within the Commonwealth of Australia by any recognised scheduled service (c) overseas air freight by any recognised scheduled service and/or overseas labour (d) cost of temporary repairs and/or hire of a temporary replacement item during the time taken to repair damage to the Electronic Equipment, benefit additional to SI - page 67	Limit \$25,000 in total for combined costs of (a) hire of temporary replacement Computer Equipment or Electronic Equipment (b) effecting temporary repairs (c) overtime required for carrying out the repairs (d) express freight services or consultants fees - page 41
	Overtime/Public Holiday Rates	Limit 50% of the normal cost of repair for combined (a) charges for overtime work on public holidays (b) freight within the Commonwealth of Australia by any recognised scheduled service (c) overseas air freight by any recognised scheduled service and/or overseas labour (d) cost of temporary repairs and/or hire of a temporary replacement item during the time taken to repair damage to the Electronic Equipment, benefit additional to SI - page 67	Limit \$25,000 in total for combined costs of (a) hire of temporary replacement Computer Equipment or Electronic Equipment (b) effecting temporary repairs (c) overtime required for carrying out the repairs (d) express freight services or consultants fees - page 41
	Removal of Debris	Yes, includes costs of cleaning up - page 67	No - page 39-42
<b>Reinstatement of Sum Insured</b>	Automatic Reinstatement	No - page 65-70	No - page 39-42
<b>Restoration of Data</b>	Cover	Yes, cost of restoring Electronic Data stored on Media if Electronic Data is lost or distorted as a direct result of Breakdown of Computer Equipment covered under this cover section for which the Insurer has agreed to pay a claim and costs are incurred within 12 months of the Breakdown, provided the Media containing the Electronic Data is (a) at the Premises (b) at a location away from the Premises where copies of Media are stored (c) temporarily at an alternative location for processing purposes or (d) in transit between any of these locations, Data may be reproduced in an updated form provided the cost of doing so is no greater than that of reinstatement in its original form - page 67-68	Optional, costs of restoring Electronic Data stored on media resultant from the loss or distortion of the Data as a direct result of an insured breakdown of Computer Equipment - page 43
	Limit of Liability	Limited to the greater of \$15,000 or SI Shown in schedule - page 68	Limit SI shown in schedule - page 43
	Backup Requirements	No, covers restoration of Electronic Data after the most recent functional back-up - page 68	Yes, no cover is provided for the cost of restoring data after the most recent functional back-up to a maximum of 5 working days before the loss or damage took place - page 43



<b>Increased Cost of Working</b>	Cover	Yes, increased cost of operating the Business as a direct result of Breakdown of Computer Equipment covered under this cover section for which the Insurer has agreed to pay a claim including (a) hiring computers (b) transport costs (c) additional personnel (d) working at an off-site back-up facility - page 68	Optional, increased costs of operating the business resultant from an insured breakdown of Computer Equipment including (a) hiring computers (b) transport costs (c) additional personnel (d) working at off-site back up facility - page 44
	Indemnity Period	Limited to the greater of 90 days from the date of the Breakdown or the Indemnity Period shown in schedule - page 68	Limited to 90 days - page 44
	Time Excess	Excess is the greater of the first 2 working days following the Breakdown or the Time Excess shown in schedule - page 68	2 working days - page 44
	Limit of Liability	Limited to the greater of \$15,000 or SI shown in schedule - page 69	Limit SI shown in schedule - page 44
	Hire of Temporary Equipment	Yes - page 68	Yes - page 44
2	Additional Repair Costs - Limit 50% of the normal cost of repair for combined (a) charges for overtime work on public holidays (b) freight within the Commonwealth of Australia by any recognised scheduled service (c) overseas air freight by any recognised scheduled service and/or overseas labour (d) cost of temporary repairs and/or hire of a temporary replacement item during the time taken to repair damage to the Electronic Equipment, benefit additional to SI - page 67	Claim Preparation Costs - Limited to the lesser of \$20,000 or 25% of the claim amount otherwise payable for professional accountants auditors? and claims consultants fees necessarily and reasonably incurred for the preparation of a valid claim under this policy, excludes Section 5 Back in Business Section 8 Tax Probe or Section 9 Commercial Motor Sections, benefit additional to any amount payable in relation to the claim - page 13	
7	Repair Costs - Limit \$5,000 in addition to the SI when exhausted for the cost of consulting engineers fees incurred with the Insurer's written consent in the reinstatement of Electronic Equipment, excludes claim preparation fees - page 67	-	
8	-	-	
9	-	-	
<b>Commercial Packs/ISR/BI - General Property - Steadfast Only</b>			
<b>Interest Insured</b>	Insured Property	Specified Items and Unspecified Items as shown in schedule - page 77	Property insured shown in schedule - page 107
	Unspecified Items	Limit \$2,500 any one Unspecified Item and Limit Unspecified Items SI shown in schedule for all claims any one period of insurance, Unspecified Items means items of property which are not Specified Item but which is part of a group or class of property described generally in schedule, the group or class described may include hand tools and hand held power tools - page 77	Limit \$2,000 any one item - page 108
<b>Scope of Cover</b>	Accidental Loss or Damage	Yes - page 77	Yes - page 107

	Restricted Insured Perils	Optional, (a) Fire lightning explosion storm water earthquake impact by vehicle and aircraft malicious damage and vandalism (b) Theft following forcible and violent entry which causes visible damage to a locked vehicle or building (c) Theft of equipment securely attached to a vehicle through use of locks or padlocks which results in visible damage to the securing devices (d) Collision or overturning of the conveying vehicle - page 79	No - page 107-111
	Basis of Settlement	Insurer's option to (a) repair or replace the item of Property Insured including carry case and usual accessories to a condition equal to but not better or more extensive when new or (b) pay the Insured the cost to repair or replace the Property Insured or (c) replace the Property Insured with a new item that has the same features or features that are nearly the same as but not less than the item being replaced provided that when the loss or damage is confined to a part or component of the Property Insured the Insurer will only pay for that part or component plus cost of necessary dismantling and reassembling - page 77	Insurer's option to (a) For items that can be repaired - the reasonable cost to restore the damaged item to its former working order provided that if the Insured completes repairs Insurer will only pay the reasonable cost of materials and wages as well as a reasonable allowance to cover any overheads (b) for items that could not be repaired - their replacement with similar items in a condition equal to but not better or more extensive than the condition of the original items when new (c) for items that could be repaired but have been replaced - the estimated cost that would have been incurred for repairs necessary to return the damaged items to their former state of serviceability, provided that cover Limited to SI shown in schedule for each item any one event - page 107
	Excess	As shown on the schedule, limited to the highest single excess any one occurrence - page 10/15/77	As shown in the schedule - page 108
<b>Geographic Limits</b>	Australia	Yes, anywhere in the world - page 77	Yes, Commonwealth of Australia - page 108
	Worldwide	Yes, anywhere in the world - page 77	No - page 108
<b>Additional Benefits</b>	Theft without Forcible and Violent Entry	Yes (a) for Insured's property - except if Optional Reduction in Cover Option A selected and shown in schedule (b) Property belonging to others - limit \$2,000 any one period of insurance, benefit additional to SI - See Additional Information for full details - page 77/79	No - page 108
	Theft in Open Air	Yes (a) for Insured's property - except if Optional Reduction in Cover Option A selected and shown in schedule (b) Property belonging to others - limit \$2,000 any one period of insurance, benefit additional to SI - See Additional Information for full details - page 79	No - page 109
<b>Related Benefits</b>	Automatic Reinstatement of SI Following Loss	Yes - no EP is payable - page 79	No - page 37

Related Benefits				
	Care Custody and Control - Premises Leased or Rented to Insured	Yes - to full LOL, includes contents, excluded if Insured has assumed the responsibility to insure such premises - page 56/60	Yes - to full LOL - page 53-54	Yes - to full LOL, includes fixtures and fittings, excludes maintenance to premises required under the Insured's lease or tenancy agreement - page 68/70/74
	Care Custody and Control - Premises Temporarily Occupied by Insured	Yes - to full LOL for (a) premises temporarily occupied by the Insured for the purpose of Business, excluded if the Insured assumed the responsibility to insure such premises (b) (i) premises and/or their contents temporarily occupied by the Insured for the purpose of carrying out work in connection with the Business or (ii) any other property temporarily in the Insured's possess for the purpose of being worked upon, (b) (i) and (b) (ii) exclude damage to that part of any property upon which the Insured has been working if the damage arises solely out of such work - page 56/60	Yes - to full LOL, includes contents of buildings if temporarily occupied for the purpose of carrying out work in connection with the business, excludes property damage to that part of the property on which the Insured is or has been working if the damage arises out of such work - page 53-54	Yes - to full LOL, includes contents of premises if premises temporarily occupied for the purpose of carrying out work in connection with the business - page 68/70/74
	Care Custody and Control - Employees Property	Yes - to full LOL for (a) the personal property tools and effects of the Insured's directors partners proprietors officers executives or employees (b) the clothing and personal effects of the Insured's visitors - page 56/60	Yes - to full LOL, includes visitors' property - page 53-54	Yes - to full LOL, includes directors' business partners' and visitors' personal possessions - page 68/70/74
	Care Custody and Control - Vehicles in Free Car Park Owned or Operated by Insured	Yes - to full LOL, includes contents spare parts and accessories while they are in or on such Vehicle - page 56/60	Yes - to full LOL - page 53-54	Yes - to full LOL if car park is provided by the Insured for use of customers visitors or employees - page 70/74

	Care Custody and Control - Customer Goods	Limited to the greater of \$250,000 or SI shown in schedule any one occurrence - page 56/60	Limit \$100,000 in the aggregate in respect of any one period of insurance unless a higher amount is shown in schedule provided that the Insured has not assumed any responsibility to obtain insurance, excludes that part of any property that is undergoing any process or is being worked upon where property damage arises out of such process or work - page 53-54	Yes (a) Limit \$5,000 or sub limit shown in schedule any one occurrence and in the aggregate any one period of insurance for liability to any customer principal or person for whom Insured performs work in the course of business for (i) cost of replacing keys or security cards damaged destroyed lost or stolen whilst in Insured's physical or legal control or that of another person or entity who undertakes work on Insured's behalf (ii) cost of replacing recalibrating or re-keying locks locking mechanisms or other security devices which results from damage destruction loss or theft of keys or security cards whilst in Insured's physical or legal control or that of another person or entity who undertakes work on Insured's behalf (iii) loss of use of keys security cards locks locking mechanism or other security devices caused by the damage destruction loss or theft of keys or security cards whilst in Insured's physical or legal control or that of another person or entity who undertakes work on Insured's behalf (b) Limited to Sub Limit for Property in Care Custody or Control shown in schedule any one occurrence and in the aggregate any one period of insurance for all forms of tangible
	Care Custody and Control - Other Property	Yes (a) To full LOL for other property temporarily in the Insured's possession for the purpose of being worked upon, excludes damage to that part of any property upon which the Insured has been working if the damage arises solely out of such work (b) Limited to the greater of \$250,000 or SI shown in schedule any one occurrence - page 56/60	Limit \$100,000 in the aggregate in respect of any one period of insurance unless a higher amount is shown in schedule provided that the Insured has not assumed any responsibility to obtain insurance, excludes that part of any property that is undergoing any process or is being worked upon where property damage arises out of such process or work - page 53-54	Limit to Sub Limit for Property in Care Custody or Control shown in schedule any one occurrence and in the aggregate in any one period of insurance for all forms of tangible property left in the Insured's care custody or control for repair maintenance storage or exhibition at the premises, excludes land or buildings - page 70-71/74
	Claims Preparation Costs	Limit \$25,000 in total any one claim unless a higher amount is included in a particular cover section of the policy for costs necessarily and reasonably incurred for the preparation and negotiation of a claim for which the Insurer has agreed to indemnify the Insured for under this policy, benefit not applicable to Tax Audit Cover Section, benefit additional to LOL - page 15	Limited to the lesser of \$25,000 or 25% of the claim amount for costs necessarily and reasonably incurred for the preparation of a valid claim under the policy - page 32	Limited to the lesser of \$20,000 or 25% of the claim amount otherwise payable for professional accountants auditors and claims consultants fees necessarily and reasonably incurred for the preparation of a valid claim under this policy, excludes Section 5 Back in Business Section 8 Tax Probe or Section 9 Commercial Motor Sections, benefit additional to any amount payable in relation to the claim - page 13
<b>Business Description Definition Includes</b>	Business Described in Schedule	Yes - page 52	Yes - page 19	Yes - page 106
	Canteens, Social, Sports and Welfare Organisations for Employees Benefit	Yes - page 52	No - page 19	Yes (a) Provision of sports social and welfare organisations (b) provision of food or beverages to employees or visitors for consumption on the premises - page 73

	Child Care Facilities for Employees Benefit	Yes - page 52	No - page 19	Yes free child care facilities - page 73
	First Aid, Fire and Ambulance Services	Yes, includes medical services - page 52	No - page 19	Yes, includes medical services - page 73
	Other Activities	Yes (a) if any more specific underwriting information provided to the Insurer at the time when the insurance was proposed to the Insurer or at the time of any renewal of this policy (b) for participation in any exhibition by the insured or on their behalf (c) for the hire or loan of plant and/or equipment to other parties (d) conducted tours of the Insured's premises - page 52	Yes - any trade or occupation incidental to the business - page 19	Yes(a) Carrying out of construction erection alterations or additions repairs maintenance or demolition to or of Buildings owned or occupied by Insured and shown in schedule up to \$500,000 (b) deeming of Insured to be a manufacturer of products by operation of a law of Australia or its external territories - page 73
	Private Work by Employees for Directors or Senior Executives	Yes, includes work for partners proprietors or officers - page 52	No - page 19	Yes, includes work for business partners - page 73
	Property Owner and/or Tenancy of Premises	Yes - page 52	No - page 19	Yes - ownership of any premises shown in schedule - page 106
	Sponsorships, Charities, Galas and the Like	Yes - page 52	No - page 19	No - page 64-74
<b>Additional Information</b>	11	-	-	-
	12	-	-	-
	13	-	-	-
	14	-	-	-
	15	-	-	-
<b>Commercial Packs/ISR/BI - Machinery Breakdown - Business Packs</b>				
<b>Basis of Cover:</b>	Insured Damage	Breakdown on Machinery which occurs at the Premises, Breakdown means a sudden and accidental failure of Machinery resulting in physical damage to the equipment which requires repair or replacement of the equipment or a part of the equipment - page 71		Physical damage which may include but is not limited to the actual breaking seizing deformation or burning out sufficient to prevent the item undertaking its normal operation and necessitating repair or replacement before normal operation can be resumed - page 39/106
	Boilers and Pressure Vessels	Yes, Insured Damage to any boiler fired or unfired pressure vessel normally subject to vacuum or internal pressure (other than static pressure of contents) any refrigerating or air conditioning vessels and piping or any other piping and its accessory equipment, excludes (a) any boiler foundation any refractory or insulating material (b) any part of a boiler or fired pressure vessel that does not contain steam or water (c) any buried piping drainage piping or sprinkler piping and its accessory equipment - page 71		Yes, includes Boilers and Pressure Plant meaning those parts of the permanent structure of the machinery owned by the Insured or for which the Insured is legally responsible which are subject to internal steam gas or fluid pressure (other than atmospheric pressure) including (a) fittings and direct attachments which are connected to the permanent structure without intervening valve or clock (b) supporting structures of the machinery such as furnace doors access doors external combustion chambers smoke boxes and casings (c) metal parts of pressure and water gauges and their connections to the permanent structure, excludes (a) stationary and mobile pressure vessels containing explosive gases and (b) storage tanks and vats - page 39/106/110
	Blanket Cover Option Available	Yes - page 72		Yes, excludes air conditioners unless shown in schedule - page 41/42/110
	Specified Items Option Available	Yes - page 72		Yes - page 42

<b>Basis of Settlement:</b>	Repair or Replacement of Insured Item	Repair rebuild or replace any damaged item or pay the cost of repairing rebuilding or replacing the Machinery, replacement will be the cost of an item of similar function type capacity and quality in a condition equal to but not better than the condition of the Machinery when new, if the Insured carries out own repairs the Insurer will pay the actual costs of materials and wages incurred plus a reasonable overhead mark-up provided a qualified person carries out the repairs - page 71/72	Repair rebuild or replace any damaged item or pay for the cost of repairing rebuilding or replacing, if Insured carries out own repairs Insurer will pay the actual costs of materials and wages incurred plus a reasonable overhead mark-up provided a qualified person carries out the repairs - page 42
	Depreciation of Parts Dismantling and Reassembly Costs	No - page 71-76 Yes - page 72	No - page 39-42 Yes, provided breakdown is confined to a part of a machine or structure - page 42
	Excess Applied to Any One Claim	Yes, if either (a) a Breakdown of Machinery which causes the Breakdown of other Machinery or (b) a series of Breakdowns occurring at the same time as a result of the same cause will be considered as one Breakdown - page 15/72/76	Yes, a breakdown of Machinery Computer Equipment or Electronic Equipment which causes the breakdown of other Machinery Computer Equipment or Electronic Equipment or a series of breakdowns occurring at the same time as a result of the same cause will be considered as one breakdown, if a claim also involves loss under Optional Section 1G Deterioration of Stock the Machinery Breakdown excess only will apply for each claim - page 42/45
	Separate Settlement Where Parts Are No Longer Available	Yes, estimated cost of similar parts currently available or if similar parts are unavailable settlement is limited to the manufacturers or suppliers latest list price, where component's or manufacturer's specifications are no longer available due to obsolescence settlement will be the cost which would have been incurred if the components or specifications had still been available - page 72	Yes, estimated cost of similar parts currently available or if similar parts are unavailable then not more than the manufacturers or suppliers latest list price - page 42
<b>Related Benefits:</b>	Damage to Other Property as a Result of Insured Damage to Insured Plant and Machinery Freight including Overseas Airfreight	Yes, direct loss or damage to other property as a result of that Breakdown - page 71  Limit 50% of the normal cost of repair for combined (a) charges for overtime work on public holidays (b) freight within the Commonwealth of Australia by any recognised scheduled service (c) overseas air freight by any recognised schedules service and/or overseas labour (d) the cost of temporary repairs and/or hire of a temporary replacement item during the time taken to repair damage to any Machinery, benefit additional to SI - page 72-73	Limit \$25,000 in total for combined costs of (a) hire of temporary replacement Machinery (b) effecting temporary repairs (c) overtime required for carrying out the repairs (d) express freight services or consultants fees - page 41

Hazardous Substances Clean Up and Disposal Costs	Limit \$25,000 each claim for the increase in costs to repair replace clean up or dispose of damaged property where a Hazardous Substance is involved in or released by an insured Breakdown of the Machinery, benefit additional to SI - page 72	
Hire of Temporary Replacement Item	Limit 50% of the normal cost of repair for combined (a) charges for overtime work on public holidays (b) freight within the Commonwealth of Australia by any recognised scheduled service (c) overseas air freight by any recognised schedules service and/or overseas labour (d) the cost of temporary repairs and/or hire of a temporary replacement item during the time taken to repair damage to any Machinery, benefit additional to SI - page 72-73	Limit \$25,000 in total for combined costs of (a) hire of temporary replacement Machinery (b) effecting temporary repairs (c) overtime required for carrying out the repairs (d) express freight services or consultants fees - page 41
Overtime / Public Holiday Rates	Limit 50% of the normal cost of repair for combined (a) charges for overtime work on public holidays (b) freight within the Commonwealth of Australia by any recognised scheduled service (c) overseas air freight by any recognised schedules service and/or overseas labour (d) the cost of temporary repairs and/or hire of a temporary replacement item during the time taken to repair damage to any Machinery, benefit additional to SI - page 72-73	Limit \$25,000 in total for combined costs of (a) hire of temporary replacement Machinery (b) effecting temporary repairs (c) overtime required for carrying out the repairs (d) express freight services or consultants fees - page 41
Removal & Installation of Submersible and Deep Well Pumps	Limited to submersible pumps unless specifically noted as being excluded in schedule, excludes removal or installation of underground pumps and well casings - page 75	No - page 39-42
Removal of Debris Temporary Repairs	Yes, includes clean up costs - page 72 Limit 50% of the normal cost of repair for combined (a) charges for overtime work on public holidays (b) freight within the Commonwealth of Australia by any recognised scheduled service (c) overseas air freight by any recognised schedules service and/or overseas labour (d) the cost of temporary repairs and/or hire of a temporary replacement item during the time taken to repair damage to any Machinery, benefit additional to SI - page 72-73	No - page 39-42 Limit \$25,000 in total for combined costs of (a) hire of temporary replacement Machinery (b) effecting temporary repairs (c) overtime required for carrying out the repairs (d) express freight services or consultants fees - page 41

<b>Deterioration of Stock</b>	Cover	Optional, for loss of perishable Stock that spoils due to a change in temperature of the refrigeration or freezer unit as a result of a Breakdown of the refrigeration or freezer unit in which the refrigerated Stock is kept where the Insurer has agreed to pay a claim under this cover section or the Electronic Equipment cover section for the Breakdown of such refrigeration or freezer unit - page 73	Optional, loss of or damage to chilled refrigerated or frozen Stock at the premises resultant from a change in temperature caused by an insured breakdown to the refrigeration or freezer unit in which the refrigerated Stock is kept, excludes refrigerated Stock which is alive or of a bacterial nature - page 45
	Accidental escape of refrigerant liquid or gas from refrigeration	Yes - page 74	Yes - page 45
	Contamination by accidental escape of refrigerant liquid or gas into the cold chamber	Yes - page 73	Yes - page 45
	Operation/ non-operation of fuses, protective devices, overload devices protecting refrigeration	Yes for malfunctioning or failure of the thermostats controls fuses circuit breakers or overload devices, excludes manual operation or setting of switches - page 73	Yes, excludes manual operation or setting of switches - page 45
	Accidental failure outside the situation of public power supply	Yes for (a) sudden and unforeseen failure of the public power supply (b) accidental failure of supply services which directly affects the refrigeration or freezer unit (c) a supply authority intentionally interfering with a public service but only to the extent that this is necessary to safeguard life or any part of the public supply and the supply authority's interference is not caused directly or indirectly by fire flood storm or any other natural cause - page 73-74	Yes - page 45
Limit of Liability	Limit SI shown in schedule plus seasonal increase of 50% of the SI for any period of time that has turnover sales or levels of stock at least 20% higher than the average turnover sales or level of stock at other times during the period of insurance up to maximum 120 days in total during any one period of insurance unless otherwise shown in schedule, financial records of previous 2 years must demonstrate the increase in stock levels or if business is less than 2 years old Insurer will use financial records of the business from the date of commencement until the date of the loss - page 11/74	Limit SI shown in schedule plus seasonal increase of 35% of SI applied up to a total of 120 days during any one period of insurance for any period that has a turnover at least 30% higher than the average turnover, Insured's financial records will be used to substantiate the period as a seasonal increase period - page 45/114	
<b>Increased Cost of Working</b>	Cover	Yes, costs incurred for the sole purpose of avoiding or diminishing a reduction in income from the Insured's Business during the period that the Machinery is suffering from Breakdown subject to Insurer's prior written approval - page 73	No - page 39-42
	Limit of Liability	Limit \$10,000, benefit additional to Machinery SI - page 73	Not applicable - page 39-42
	Excess	48 hours following the loss - page 73	Not applicable - page 39-42



## Commercial Packs/ISR/BI - Management Liability - Business Packs

## Commercial Packs/ISR/BI - Material Damage - Business Packs

<b>Cover</b>	Theft - Of Building	(a) Limit \$5,000 in the aggregate any one period of insurance for theft of plant plumbing or wiring services that are not part of the Building but which are securely attached by means other than the connection to a power point to the Building Structure provided that the Insured owns but does not occupy the Building and Building is shown in schedule as being insured, excludes loss or damage caused by family or tenants, benefit not applicable if Theft section is selected under this policy, benefit additional to LOL (b) Cover included for physical damage to Property Insured at the Premises during theft or any attempted theft and/or theft of parts of the Building when Buildings are insured - p25/28	No - page 74	No - page 17-31
<b>Related Benefits</b>	Employees, Association Members, Officers, Partners, Directors Property	Limit \$6,000 any one person any one event for loss or damage to directors? and employees? tools of trade and personal effects - p23	Limit \$5,000 any one person and \$15,000 any one event for directors' partners' and employees' personal property which is damaged provided that the property was at the situation at the time the damage occurred - page 65	Limit \$5,000 any one person and \$10,000 in total each event for loss or damage to directors and employees tools of trade and personal effects, excludes laptop computers mobile phones digital media players electronic diaries non-fixed GPS units musical instruments curios works or art money credit cards or medical devices, benefit additional to SI, Option available to increase limit on this benefit which is in addition to existing limit - page 23/30
	Landscaping Trees Shrubs Plants	(a) Limited to the lesser of \$50,000 or 20% of the SI for Buildings at the Premises where the loss or damage occurred any one event for loss or damage to Landscaping at the Premises and resultant expenses necessarily incurred in cleaning clearing and/or repairing drains gutters sewers and the like all contained in or on or forming part of or implicitly pertaining to the Buildings, excludes any loss of or damage to Landscaping which occurs as a result of storm wind or rain including snow sleet or hail (b) Contents definition includes pot plants - p9/18/22	Limit \$10,000 any one loss or series of losses arising out of one event for cost of restoring landscaping trees shrubs plants and lawns, excludes roadways and paths, excludes damage by storm tempest or water, benefit additional to SI - page 68	Limit \$10,000 any one event for loss of or damage to landscaping at Insured's premises caused by fire escape of molten material explosion earthquake tsunami subterranean fire or volcanic eruption or fire resulting from any of these impact riot civil commotion and labour disturbances, includes plants shrubs garden plots and lawns rock work ornamentation and edging and any resultant expenses necessarily incurred in cleaning clearing and/or repairing drains gutters sewers and the like all contained in or on or forming part of Insured's buildings, benefit additional to SI, Option available to increase limit of this benefit which is in addition to existing limit - page 26/30

Rewriting of Records - On Premises

Limited to the greater of \$25,000 or the SI shown in schedule for Rewriting of Records any one event for reasonable costs of restoring the data stored on media or the cost of clerical labour actually necessarily and reasonably incurred in rewriting restoring or recreating the records for (a) the Insured's business books plans computer records patterns and other business records that are damaged at the Premises (b) business records of the Insured's customers damaged at the Premises following loss or damage to Contents covered by this section (c) damage to the Insured's business records stored off-site provided that the damage would have been covered under this cover section had the business records been insured under this cover section, benefit additional to LOL - p25-26

Limit \$25,000 any one event for the cost of clerical labour incurred in the restoration of computer records documents manuscripts securities deeds specifications plans drawings designs business books and other records of every description provided all costs are incurred with the Insurer's written consent - page 65

Limited to the greater of \$50,000 or the extent Contents SI has not been exhausted for labour costs actually necessarily and reasonably incurred in restoring electronic data stored on media or in rewriting restoring or recreating the documents and records, benefit additional to SI, option available to increase limit of this benefit which is in addition to existing limit - page 22/30

Rewriting of Records - Off Site

Limited to the greater of \$25,000 or the SI shown in schedule for Rewriting of Records any one event for reasonable costs of restoring the data stored on media or the cost of clerical labour actually necessarily and reasonably incurred in rewriting restoring or recreating the records for (a) the Insured's business books plans computer records patterns and other business records that are damaged at the Premises (b) business records of the Insured's customers damaged at the Premises following loss or damage to Contents covered by this section (c) damage to the Insured's business records stored off-site provided that the damage would have been covered under this cover section had the business records been insured under this cover section, benefit additional to LOL - p25-26

No - page 58-76

No - page 17-31

Seasonal Increase Cover

Limit 50% increase of Stock SI provided that if Stock SI is included in Contents SI the seasonal increase will only apply to that portion of Contents SI which relates to Stock, benefit additional to LOL - p23

Limit 50% increase in Stock in Trade SI, benefit additional to SI - page 66

35% increase of Stock SI or SI shown in schedule, benefit additional to SI, option available to increase limit of this benefit which is in addition to existing limit - page 23/29

	Seasonal Increase Period	Yes for any period of time during the period of insurance that has turnover sales or Stock levels of at least 20% higher than the average turnover sales or Stock levels at other times during period of insurance up to maximum of 120 days in total unless different period is shown in schedule - p11	Yes for (a) 60 days before Christmas day to 20th day following both days inclusive (b) 30 days before Easter Sunday to 20th day following both days inclusive (c) 60 days before any celebrated event of a festive religious or ethnic nature other than Christmas or Easter to 20th day following both days inclusive (d) 7 days before Valentine's Day Mother's Day and Father's Day to the 3rd day following both days inclusive - page 66	Any period of time during the period of insurance that has a turnover of least 30% higher than the average turnover sales or level of stock compared to other times during period of insurance up to maximum of 120 days in total any one period of insurance - page 114
<b>Part of Contents Definition</b>	Works of Art	Limit \$10,000 for each item for works of art antiques or curios unless they are Specified Items, Contents definition includes paintings works of art and curios - p9/18	Limit \$10,000 in total unless shown otherwise in the schedule for curios antiques or works of art provided they are in the premises at the situation at the time of damage - page 70	Limit \$10,000 any one item and \$30,000 in total for any one event for works of art antiques or curios at the Insured's premises, option available to increase limit of this benefit which is in addition to existing limit - page 29/30
<b>Part of Stock Definition</b>	Jewellery	Limit \$10,000 any one item jewellery furs bullion articles containing gold or silver unless Stock - p9	Limit \$2,000 in total unless shown otherwise in schedule for jewellery furs bullion precious metals or precious stones provided they are in the premises at the situation at the time of damage - page 70	Not defined - page 17-31
<b>Additional Information</b>	10	-	-	
<b>Commercial Packs/ISR/BI - Money - Business Packs</b>				
<b>Money Definition Includes:</b>	Coins, Bank Notes, Cheques	Yes for current coin bank notes currency notes cheques and funds held in electronic form in a bank account - page 10/46	Yes for current coin bank notes currency notes and travellers cheques - page 21	Yes for cash bank notes currency notes negotiable cheques and travellers cheques - page 111
	Credit Card Vouchers/Discount Vouchers	Yes for credit card sales vouchers phone cards and/or stored value cards public transport tickets private transport tickets (excluding airline tickets) bridge or highway tokens car wash tokens authorised gift vouchers from external parties or discount vouchers - page 10	Yes for credit card sales/service vouchers metropolitan transport tickets phone cards credit cards stored-value cards pre-paid travel passes and cab charge vouchers - page 21	Yes for debit and credit card vouchers discount house vouchers stored value cards public transport boarding ticket and authorised gift vouchers - page 111
	Instant Lottery Tickets, Postal Orders	Yes for postal orders money orders or lottery tickets - page 10	Yes for postal orders money orders and instant lottery tickets (for their face value only) - page 21	Yes for money orders postal orders and lottery tickets - page 111
	Unused Postage and Revenue stamps	Yes - page 10	Yes - page 21	Yes - page 111
	Franking Machine contents	Yes - page 10	Yes - page 21	Yes - page 111
	Negotiable documents	Yes for securities negotiable and non-negotiable securities and other like documents of value - page 10	Yes for negotiable and non-negotiable securities and valuable documents - page 21	Yes for negotiable securities and valuable documents (limited to certificates of stock bonds coupons and all other types of securities) - page 111
	Cash Box, Alarm Bags, Portable containers	Yes - page 10	Additional Benefit 10 Loss or Damage to Safe and Strongroom or cash-carrying bags - page 105	Money in Transit includes loss or damage to cash carrying bag that results from theft in transit - page 46
<b>Cover</b>	Transit to Bank	Optional or Blanket Cover available, Money in Transit includes Money in personal custody of the Insured or authorised persons whilst in transit within the Commonwealth of Australia - page 46	Optional, Money in Transit to or from the Premises while in the Insured's personal custody or the custody of persons authorised by the Insured - page 99	Optional, Money in Transit directly and without interruption for private activity to or from the insured Premises whilst in custody of the Insured or authorised persons, includes loss or damage to the cash carrying bag that results from theft in transit - page 46/49

Bank Night Safe	Optional Money in Transit or Blanket Cover available, Money in Transit includes Money while contained in the night safe night depository chute or ATM of any financial services provider, cover ceases at the time the Insured's financial services provider ceases trading on the next Business day following the deposit therein - page 46	Optional, Money in Transit includes Money contained in a night safe or ATM of any bank which the Insured normally transacts Business, cover ceases at bank closing time on the next Business day following deposit - page 99	Optional, Money in Transit includes Money held in a night safe until removed by a bank employee, cover ceases at the usual closing time of the bank on the day following the deposit - page 46
Securely locked Safes and Strongrooms	Optional Money in the Building at any time while in a locked Safe or Strongroom or Blanket Cover available - page 46	Optional - page 100	Optional, includes securely locked ATM on the Premises - page 46
Premises during Normal Business Hours	Optional Money in the Building during Business Hours or Blanket Cover available - page 46	Optional - page 100	Optional - page 46/49
Outside Normal Business Hours	Optional Money in the Building outside Business Hours or Blanket Cover available, Limited to \$2,500 under Blanket Cover for Money on the Premises outside of Business Hours - page 46	Limit \$1,000 any one period of insurance for loss of Money contained on the Premises outside of Business hours, benefit additional to SI - page 105	Optional, limit \$2,000 for Money on the Premises outside Business hours and not in an ATM safe or strongroom - page 46/49
In Private Residence	Optional Money in Custody or Blanket Cover available, Money in the custody and control at the Insured's private residence or private residences of persons authorised by the Insured, cover ceases at the next business day following when the Money can be deposited in the bank - page 46	Optional, Money in the Insured's Personal Custody or the custody of persons authorised by the Insured while contained in their private residences, cover ceases at bank closing time on the next bank Business day or after 48 hours, whichever is the later, following the day on which the Money was taken into custody - page 100	Optional, limit \$2,000 for Money in the private residence of the Insured or persons authorised by the Insured - page 46/49
Damage to Safes & Strongrooms	Limit \$10,000 any one event for loss of or damage to (a) a safe or strongroom or the cost of opening the safe or strongroom arising from any attempt to steal Money therefrom (b) the cash carrying bag that was caused by theft or attempted theft of Money, benefit additional to SI - page 48	Limit \$1,000 any one period of insurance for loss or Damage to safes strongrooms or cash carrying bags caused by unauthorised persons attempting to gain entry to the safe strongroom or cash carrying bags, includes (a) demolition or destruction of sound property necessary for the purpose of replacement or reinstatement and (b) Damage to the Building and or fixtures and fittings resultant of theft or attempted theft of Money, benefit additional to SI - page 101/105	Yes, cover includes loss of or damage to an ATM safe or strongroom on the Insured's Premises - page 46
Employee Dishonesty	Limit \$5,000 any one event for loss of Money as a direct result of theft or dishonesty by any of the Insured's employees or persons in the Insured's service discovered within 45 days of the event, benefit shall not accumulative with any similar cover given under the Theft Cover Section, benefit additional to SI - page 48	Limit \$1,000 any one period of insurance provided the cumulative SI not otherwise exhausted provided loss discovered within 21 days of its occurrence, benefit is not cumulative with any cover given under Section 4 Theft - page 103-104	Limit \$2,500 any one act and \$5,000 in total any one period of insurance for loss of Money as a direct result of employee dishonesty provided loss is discovered within 31 days of the occurrence, benefit additional to SI, benefit is not payable if the Insured is covered under Section 4 Employee Dishonesty and benefit is not cumulative with any similar benefit under Section 1B Theft, option available to increase limit - page 46/48/49

	Injury during Theft	Limit \$10,000 if any person is injured while protecting or attempting to protect Money from theft and death results from that injury within 12 months, benefit shall not be cumulative with any benefit given under the theft Cover Section, benefit additional to SI - page 48	Limit \$10,000 any one period of insurance following the death of the Insured or the Insured's directors partners or employees protecting or attempting to protect Insured Property from theft and death occurs within 12 months as a direct result of injuries sustained, benefit is not cumulative with any cover given under Section 4 Theft, benefit additional to SI - page 103	Limit \$10,000 for any burial or cremation costs of any director employee officer or Business partner who sustains a fatal injury provided (a) their death directly results from an assault that occurs during a theft or attempted theft of Money owned by the Insured or for which the Insured is legally responsible (b) death occurs within 6 months of the assault, benefit is not cumulative with any similar benefit under Section 1B Theft and shall be limited to \$10,000 in the aggregate per event, option available to increase limit - page 47/49
	Travellers Money Outside Australia	Limit \$10,000 any one event for loss of Money in the Insured's custody or custody of the Insured's employee while they are travelling on the Insured's Business anywhere in the world, benefit additional to SI - page 49	No, excludes loss of or damage to Money while it is outside the Commonwealth of Australia including its external dependencies and territories - page 23/25/106	Limit \$1,000 in total any one event and \$2,000 in the aggregate any one period of insurance for loss of Money in the custody of the Insured or the Insureds employees whilst travelling on Business anywhere in the world, benefit additional to SI - page 48
	Counterfeit Money	Limit \$500 any one period of insurance for losses sustained by the Insured due to the acceptance in good faith in exchange for merchandise Money or services of counterfeit Australian currency notes, benefit additional to SI - page 48	Limit \$500 any one period of insurance for counterfeit Australian currency notes accepted in good faith, benefit additional to SI - page 105	No - page 46-49
<b>Peak Period</b>	Seasonal Increase - Cover	Yes for automatic increase up to 120 days any one period of insurance that the turnover sales or level of Stock is at least 20% higher than the average turnover sales or level of Stock than at other times during the period of insurance, no period for seasonal increase is required unless the Insured nominates a period shown in schedule, where no seasonal period is shown in schedule the Insured's financial records will be used to substantiate the period as a seasonal increase period - page 11/47	Yes (a) Seasonal Money - 60 days before Christmas Day to 20th day following both days inclusive, 30 days before Easter Sunday to 20th day following both days inclusive and 7 days before Valentines Day Mother's Day and Father's Day to the 3rd day following both days inclusive, unless otherwise shown in the schedule - page 104	Yes, automatic increase up to 120 days any one period of insurance for any period that has a turnover at least 30% higher than the average turnover, Insureds financial records will be used to substantiate the period as a seasonal increase period - page 49/114
	Seasonal Increase - Limit	Limit 50% increase of all Money SI - page 47	Limit 50% increase in SI applies to (a) Money in Transit (b) Money Contained in the Premises during Business Hours (c) Money only while contained in a securely locked Safe or Strongroom in the Premises, increase in SI does not apply to the calculation of any amount payable for Bank or Public Holiday Extension or Additional Benefits 1 to 5 under the Money Section - page 104	Limit 35% increase in Insured Amount, benefit will not apply in addition to the Increased insured amounts for any long weekend - page 49
	Bank/Public Holiday - Cover	Yes for days that are Gazetted Bank or Public Holidays until bank closing time on the next business day after such holiday - page 47	Yes for days that are gazetted Bank or public holidays, increase applies until closing time of the next Bank business day after such holiday - page 104	Yes for any long weekend which occurs as a result of the government gazetting Monday or Friday as a public or bank holiday, increase will apply up until bank closing time on the next Business day after such holiday - page 49

Bank/Public Holiday - Limit	Limit 100% increase in SI shown in schedule provided any increase is not cumulative with any increase that may be given under Extra Cover 2 Seasonal Increase - page 47	Limit 50% increase in SI applies to (i) Money in Transit (ii) Money Contained in the Premises during Business Hours (iii) Money only while contained in a securely locked Safe or Strongroom in the Premises, increase in SI does not apply to the calculation of any amount payable for Seasonal Money Extension or Additional Benefits 1 to 5 under the Money Section - page 104	Limit the lesser of 100% or \$50,000 increase in Insured Amount, benefit will not apply in addition to the Increase insured amounts for seasonal increase periods - page 49
3	Removal of Debris - Limit \$2,000 any one event for the cost of removal of debris and of cleaning up any damage resulting from loss or damage to Money, benefit shall not accumulate with any similar cover that may be given under the Theft cover section, benefit additional to SI - page 47	Replacement Keys and Locks - Limit \$5,000 any one period of insurance for (a) replacing locks keys or combinations and the cost of opening safes resultant from theft or attempted theft of Money and the keys and/or combinations are stolen or if there are reasonable grounds to believe the keys have been duplicated and (b) replacing and developing security film where it is exposed resultant from theft or attempted theft of Money, benefit is not cumulative with any cover given under Section 4 Theft, benefit additional to SI - page 102-103	Replacement of Locks - Limit \$5,000 any one period of insurance for the cost of replacing locks keys or combinations locks that are used to lock the Insureds ATM safe or strongroom which are stolen damaged lost or copied, option available to increase limit - page 47/49
6	Rewards - Limit \$5,000 any one event for the reasonable cost of any reward paid by the Insured for information which leads to the apprehension and conviction of persons responsible for loss or damage which is covered by this section, benefit not accumulative with any similar cover given extra covers in the Theft or Money cover sections, benefit additional to LOL - page 47	-	-
6		-	
7		-	
8		-	
9		-	

**Disclaimer**

The comparisons provided above have been prepared as a guide and they are not intended to be exhaustive. Comparisons are based on the Insurer's standard policy. Actual terms and conditions may be subject to amendment by negotiation or where the Insurer applies endorsements to suit particular circumstances. While the utmost care has been taken in the preparation of the guide, it should not be used or relied upon as a substitute for detailed advice or as a basis for making a business, financial or insurance decision.

The product itself is only one criterion that should be considered when making a decision on what policy to accept. Other criteria are claims service, the financial strength of the underwriter and price. A decision on any one criterion alone is certainly not recommended.