



SUN MOBILITY
Insurance and Claims Services Limited
新移動保賠顧問有限公司

**Business Interruption Insurance gets
you back to business as usual**

Most business premises and production plants are just protected by fire or accident insurance. But only a few know fire/property all risks insurance only covers loss of the physical damage of the property but not the consequential loss (a standard exclusion in fire / property all risks insurance policy) following damage to property by an insured event.

During the time (restoration period) taken for repairing your business premises, waiting for shipment of a machine to replace the damaged one, your anxiety mounts as business affected or suspended would result in loss of income. The longer is the restoration period, the greater will be your loss of income. A business interruption insurance policy will greatly reduce your stress index.

Your business restores quicker with business interruption insurance:

1. Increased cost of working:
Cover for extra reasonable expenses incurred for the purpose of avoiding or diminishing any interruption of business
2. Loss of income protection:
Cover for the loss of income resulting from business interruption following damage to your property by an insured event
3. Extension to cover:
 - a. Business interruption due to failure of public utilities
 - b. Business interruption due to denial to assess insured's business premises
 - c. Professional accountant fee for verification of claim

Don't just insure for fire/property all risks, you should consider buying business interruption insurance as well.

You deserve your success. Don't you want it protected?