

Why Have Business Interruption Cover?

What Is Business Interruption Cover?

Business interruption or loss of income insurance covers you for loss of income during periods when your business cannot trade as usual due to an unexpected insured event.

Business interruption insurance aims to get your business back to the same trading position as it was in before the event occurred.

What is covered?

Most policies will cover business interruption as a result of:

- Damage to your premises or equipment by fire, storm or flooding or another insurable event
- The breakdown of essential equipment

Some policies will also cover business interruption as a result of:

- People not being able to get into your business premises
- Damage occurring at the premises of a supplier or customer

Specialist policies, which are sold separately, are available to insure your business's computers against viruses, hackers and other cyber risks.



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Buying Business Interruption Insurance

Business interruption insurance is often included as part of a business package policy. For example most pub, restaurant, b&b, holiday home and hotel policies will include this cover up to a set amount as standard.

There will also be an indemnity period. This is the period for which you feel it will take for your business to get back up and running.

It is important to ensure that both the sum insured and the indemnity period is sufficient for your business.

For larger businesses this can be purchased separately as part of a business combined policy and tailored to your specific business needs.

If you are unsure about your business interruption insurance or would like to discuss it with us, please get in touch.



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