

OFFICE

INSURANCE INFORMATION



 **CGU** SEE IT THROUGH.



CGU Office Package provides all-in-one protection for people who operate their business from an office, including medical and health, financial services, professionals, consultants and administrative services.

With the potential to combine 10 types of cover, this policy can be tailored to fully meet your business requirements.

Key features

Tailor your insurance solution to meet your individual business needs, regardless of business size and type.

Provides wide-ranging office insurance protection for your business under one policy.

Provides access to CGU's underinsurance solution CGU Right Cover.

You build your customised policy from 10 individual insurance covers.

Why CGU is the right insurance partner for your office-based business

With CGU your business secures the benefit of broad insurance cover at the right price, tailored and delivered by insurance professionals and backed by the financial strength and reach of a company that has been serving Australian communities for 160 years.

We are also Australia's largest regional and rural insurer and one of the country's largest workers' compensation providers.

Superior claims service

We know that an insurance policy only goes to work for your business when you have a claim. That's why we ensure our claims service is second to none.

Claims can be lodged over the phone or in writing. Your insurance adviser can help you on what best suits your needs and can help manage the claims process with you.

Our approach is to pay all valid claims as quickly as we can and to work with you and your insurance adviser to manage your business risks going forward.

CGU strength and security

- One of Australia's largest general insurers serving Australians since 1851
- Australia's largest regional and rural insurer with a large network of local insurance professionals and over 60 branches
- Holds capital over and above that required by Australia's prudential regulator APRA to underpin long-term financial stability
- A proud member of Insurance Australia Group (IAG), Australasia's leading general insurance group and a top-50 company on the Australian Stock Exchange

Combine up to 10 individual insurance covers – each with great additional benefits

1. Property and Theft

Damage to buildings, contents and specified items caused by fire & perils including accidental damage and loss due to theft up to the full sum insured.

Includes:

- Accidental damage cover to the total sum insured.
- Theft to the total sum insured.
- Automatic cover up to \$50,000 for 30 days from when you purchase contents, machinery or make building improvements.
- Landlord's fixtures and fittings when you are a tenant.
- Removal of debris up to the sum insured.

2. Business Interruption

The shortfall in your business income caused by the interruption to your business after you've had an insured loss. Includes:

- Cover following a loss under Property, Money, Glass, Computer and General Property sections.
- Interruption covered where damage has occurred to property away from your premises.
- Up to 10 per cent of gross income or payroll should goods be damaged in transit within Australia.

3. Money

In transit or bank safe, on premises, whilst in a safe and in private residencies. Includes:

- Damage to premises and safe – up to \$5,000 in total.
- Locks and keys replaced – up to \$5,000.

4. Glass

Breakage of internal and external glass and signs. Includes:

- Up to \$5,000 each for signwriting, replacing burglar alarm tapes, temporary boarding or replacing damaged window frames.

5. Public Liability and Products Liability

Liability to pay compensation for personal injury or damage to property. Can also include liability arising from product defects. Includes:

- Social clubs, canteens and sporting clubs that are part of your business.
- Up to \$100,000 for damage or loss of goods in your care, custody and control.

6. Employee Dishonesty

Fraud or dishonesty by your employees. Includes:

- Claims preparation fees – up to 10 per cent of the employee limit or \$20,000, whichever is the lesser.
- Agency personnel, loss caused by unidentified employees, superannuation funds, welfare, social and sporting clubs that are part of your business.

7. Machinery, Pressure Vessels and Goods in Cold Chambers

Damage to machinery from mechanical, electrical and electronic breakdown and goods in cold chambers against deterioration. Includes:

- Increased cost of working cover – up to \$25,000 or 50 per cent of the sum insured.
- Seasonal increase for deterioration of goods.

8. Computers and Electronic Equipment

Fire, theft, accidental damage, breakdown and business interruption cover for computers and electronic equipment. Includes:

- Increased cost of working cover – up to \$25,000 or 50 per cent of the sum insured.

9. General Property

Primarily designed for property (excluding stock) which is moved around, like tools of trade or professional equipment. Extensions available include:

- Worldwide.
- Theft in open air.
- Theft without forcible entry.
- Accidental damage due to collision or overturning.

10. Tax Investigation

Costs incurred by your accountant or registered tax agent (after receiving notification from the Australian Taxation Office) in conducting an audit or investigation in relation to your liability to pay tax. Includes:

- All necessary costs up to the sum insured to comply with a tax audit.



Why use an insurance adviser?

CGU + professional advice = the right insurance cover for your business.

At CGU, we are proud of the quality of our office insurance and the way it is delivered to you.

We offer our market-leading insurance products through a network of insurance professionals who work with you to tailor a complete insurance solution using their extensive knowledge of our insurance products.

That's why our insurance solutions deliver the cover you need for your business while demonstrating real value.

CGU can meet all your insurance needs

We have a full suite of market-leading insurance products, from workers' compensation through motor products to directors and officers and public liability. We can also fully meet your personal insurance requirements.

Competitively priced

Not only does CGU offer a high-quality office insurance product that can be tailored to meet your needs, you will find that our insurance offer is competitively priced.

Plus, the more sections of our office insurance package you take, the better the deal we can offer you.

Attentive and professional – every time you deal with us

We also understand that in addition to high-quality insurance products that provide value for money, you expect friendly, attentive and professional customer service at all times.

With CGU, you are assured of that too – every time you deal with us.

Speak to your insurance adviser today and let them build a complete insurance solution for you around the CGU Office Package.

CONTACT DETAILS

Enquiries 13 24 81

Claims 13 24 80

Mailing address

GPO Box 9902 in your capital city

Sydney

388 George Street
Sydney NSW 2000

Melbourne

181 William Street
Melbourne VIC 3000

Brisbane

189 Grey Street
South Bank QLD 4101

Perth

46 Colin Street
West Perth WA 6005

Adelaide

80 Flinders Street
Adelaide SA 5000

Tasmania

188 Collins Street
Hobart TAS 7000

Need more information?

This brochure outlines how CGU's Office Insurance can work for you. For specific information and for a quotation tailored to your needs, please contact your insurance adviser.

For more information on CGU and CGU's Office Insurance Package, please go to cgu.com.au.

This brochure is a general description of cover only.

Full details are set out in the policy wording.



CGU.COM.AU

Insurer
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trading as CGU Insurance

backed by iag