



# Commercial Insurance

## Business Interruption Insurance



The chances of experiencing an interruption to your business are becoming greater. Many business owners have experienced closures due to the pandemic, storms, power outages, fire or even theft. While property insurance can cover the cost of replacing your building, equipment or materials, how do you maintain your business in the meantime? Business interruption insurance helps you get your business up and running again, in the shortest time possible.

### What can business interruption insurance cover?

- ✓ Costs of utilities and taxes
- ✓ Employee wages
- ✓ Lost business income
- ✓ Rent payments

### Types of Business Interruption coverages

There are different types of cyber insurance coverage that can help defend against losses, including:

- ✓ Gross Earnings Coverage provides compensation until your insured property is replaced or repaired.
- ✓ Once your operations resume, the coverage payments stop, even if your business has not regained its previous level of earnings.
- ✓ Rental Income reimburses you for lost rent money until the repair or replacement is complete.
- ✓ Extra Expense Insurance is designed for businesses that need to keep running while they're recovering from damage. It covers extra expenses such as temporarily relocating to another building or outsourcing work.
- ✓ Profits Form Policy will continue to pay compensation until your business resumes its normal, preinterruption level, up to your policy limits.
- ✓ Actual Loss Sustained is an extremely broad form of business interruption insurance. It's similar to a Profits Form Policy, but will pay up to the actual loss sustained.
  - » For example, if your business property policy insures you for fire, and the damage is extensive enough you can't operate, you'll be covered for the loss of gross profits and extra expenses, including rental value.

Contact **Justin Stehr** for a free quote!

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