



BUSINESS INTERRUPTION STANDARD POLICY COMPARISON

SUA advantages are highlighted:

	SUA	IUA	ISR Mk IV	ISR Mk V	Packaged Business policies
Indemnity Period Restriction	NO	YES	YES	YES	YES
Renewal Sum Insured Declaration (adjustment of premium)	NO	NO	YES	YES	SOMETIMES
Has an agreed Rate of Gross Profit	YES	YES	NO	NO	NO
Covers Loss of Gross Profit and Income	YES	YES	YES	YES	YES
Covers Loss of Output	YES	NO	NO	NO	NO
Requires Uninsured Working Expenses	NO	NO	YES	YES	SOMETIMES
Provides a Seasonal calculation	YES	Optional	NO	NO	NO
Has a complicated adjustment clause	NO	NO	YES	YES	SOMETIMES
Applies average/under-insurance	NO	NO	YES	YES	SOMETIMES
Deducts Insurer's savings from the total Claim	NO	NO	YES	YES	SOMETIMES
Policy states the frequency of Claim payments	YES (Weekly)	YES (Weekly)	NO	NO	NO
Material Damage indemnity must be confirmed?	NO	NO	YES	YES	SOMETIMES
Utilities - Includes Private	YES	NO	NO	NO	NO
Utilities - Includes Entire Network anywhere in Australia	YES	NO	NO	NO	NO
Utilities - Includes Telecommunications & Sewerage	YES	YES	NO	NO	NO
Utilities - Deductible	YES	NO	YES	YES	SOMETIMES
Prevention of Access (in the immediate vicinity)	YES	YES	NO	NO	NO
Customers & Suppliers anywhere in Australia	YES	YES	NO	NO	NO
Loss of Drawcard Attraction at Situation	YES	YES	NO	NO	NO
Registered Vehicles whilst at the premises)	YES	NO	NO	NO	NO
UNRESTRICTED Additional increased cost of working	YES	NO (Limited)	NO	NO	NO (Limited)
Loss of Goodwill	YES	Optional	NO	NO	NO
Relocation to Original Premises	YES	NO	NO	NO	NO

THIS REFERENCE SHEET SHOULD BE USED AS A GUIDE ONLY. SUA RECOMMEND THAT CLIENTS AND BROKERS REVIEW EACH WORDING TO ASCERTAIN THEIR APPLICATION FOR EACH INDIVIDUAL CLIENT'S NEEDS.