



# “The bill, please...”

Are you prepared for the ‘surprise & delight’ of the unexpected...

Whether you’re a business owner or simply in the driving seat, there’s nothing worse than wanting to deliver a great service and then finding out you’re closed for business.

Through our deep experience with restaurant and catering business owners, we understand how to keep things moving forward whilst making sure you don’t get your fingers burned.

How? By thinking smart.

## SmartProtect | Business

Having helped over 100,000 small and medium sized Australian businesses, we have used our knowledge and experience to develop a smart solution for any business owner looking for an insurance solution that takes care of the finer details while you take care of running your business. This product is exclusive to Arthur J. Gallagher and the perfect complement to your business.

## Management Liability lite

A simple act, error or omission in managing your business can be enough to cause a financial loss to you or your company. If a loss occurs, the focus is on your conduct as a manager and as a company. Even if you think that a claim has no basis or merit, it will still cost time and money to defend successfully.

Call us today on 1800 240 432 to speak to our specialist SmartProtect team. Alternatively, visit our website at [ajg.com.au](http://ajg.com.au) for more information on our unique SmartProtect solutions.

**P.S. Ask our team about public liability insurance. We have a product available that could be a great fit with your business.**

\* Or another premises in the vicinity that prevents customers coming to your business and impacts your business income.

Arthur J. Gallagher & Co (Aus) Limited. AFSL 238312. . To the extent that any material in this brochure may be considered advice, it may only be considered general advice as it does not take into account your personal objectives, needs or financial situation. Arthur J. Gallagher urges you to read the relevant policy wording and consider whether any products are appropriate for your situation before making a decision to acquire insurance.

## Did you know?

**80%**

of business owners rate being unable to trade as their #1 concern.

**Less than 20%**

of food and restaurant businesses are appropriately covered for loss of their business income. Things such as loss of business income from:

- A fire at your premises\*
- Burglary or malicious damage to your premises
- Water damage at your premises\*
- Power outages
- Damage to premises
- Employee theft

**\$25,000**

is the average cost of a tax audit claim.

**49%**

of work-related injuries incurred by young workers in accommodation and food services are from burns.

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# A little bit about Arthur J. Gallagher

## Your 'locally grown' insurance broker

Arthur J. Gallagher is one of the world's leading insurance brokers and risk solutions providers. Globally, with more than 20,000 employees, located in 400 offices in 29 countries, we provide a comprehensive range of insurance and risk management solutions, competitively priced through access to our global insurance partner relationships.

In Australia and New Zealand, we're your local business partner. On your doorstep in the places where you do business, we've developed strong ties with the local community and are actively working with small enterprises through to multi-national organisations to support their future success. We make a difference by tailoring products and solutions to fit with the way you, and your business, wants to work.

**Why?** We believe that no two businesses are the same. Many have unique qualities that may require something different. We've earned a reputation for truly understanding our client's business and finding the best solution that covers you for all insurable risks and providing peace of mind for now and the future.

For an informal chat, call us today on 1800 240 432. Alternatively, visit our website at [ajg.com.au](http://ajg.com.au)

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