



Protecting your business, simply.

At Arthur J. Gallagher, we salute everyone who runs a small business as one of our great unsung heroes doing their best for their families, their customers and their communities. And we want to play our part to support you with professional and reliable advice on how to plan for the unexpected.

While we can't do much about dips in the economy, new competitors and some of the other threats your business faces, there are a number of risks that, if properly managed, can save you time and money, and give you much needed peace of mind so you can get on with what you do best in your business.

In our experience, most small business owners aren't insurance experts. Our role is to help you to understand some of the risks that insurance can help with and how you and your business can benefit from proper insurance planning.

What if....?

The purpose of insurance is to protect you when the unexpected happens. Let's look at some typical 'what if?' situations that businesses face along with how insurance can help.

When we think about risk, there are some areas of exposure that are common to most businesses and some that are specific to the type of business you have.

Typical business risks

Here are some typical 'what ifs' that can happen in most businesses, and we have identified the type of insurance that can help to protect you against financial loss for each of these.



What if... a fire in my café destroyed my kitchen and I had to close for 2 months whilst repairs were made?

A business package policy could cover the cost to repair the kitchen whilst business interruption cover could reimburse you for any lost income whilst your doors were closed.



What if... my employee is injured at work when lifting a heavy box?

Workers compensation insurance covers injury to employees in the course of their employment and in most cases is a legal requirement for employers in Australia. However, each state has its own specific requirements and you should seek advice.



What if... one of your staff was feeling victimised and they claimed damages against their manager and the business?

Employment practices cover, typically included in a management liability policy can cover a business for legal costs and settlements arising from various employment related claims including bullying and harassment.



What if... I discover that one of my employees has been creating and submitting fake supplier invoices,

defrauding the company for over \$50,000? Crime cover, typically included in a management liability policy can cover a business for employee theft and reimburse the lost money.

For more information on how we can help protect your business call or email:

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or visit **ajg.com.au/restaurant**

