

The Importance of Business Interruption Insurance

A disaster could stop your business in its tracks - but the bills won't stop.

Business Interruption insurance can help cover lost income and keep your business afloat when the unexpected happens.



What is Business Interruption Insurance?

Business Interruption (BI) insurance can protect against lost income and additional costs when your business is forced to close or reduce operations due to an insured event, such as:

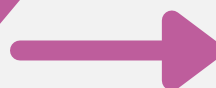
- Fire
- Flood
- Storm damage
- Supply chain disruption



What Does it Cover?

BI insurance can help your business recover by covering:

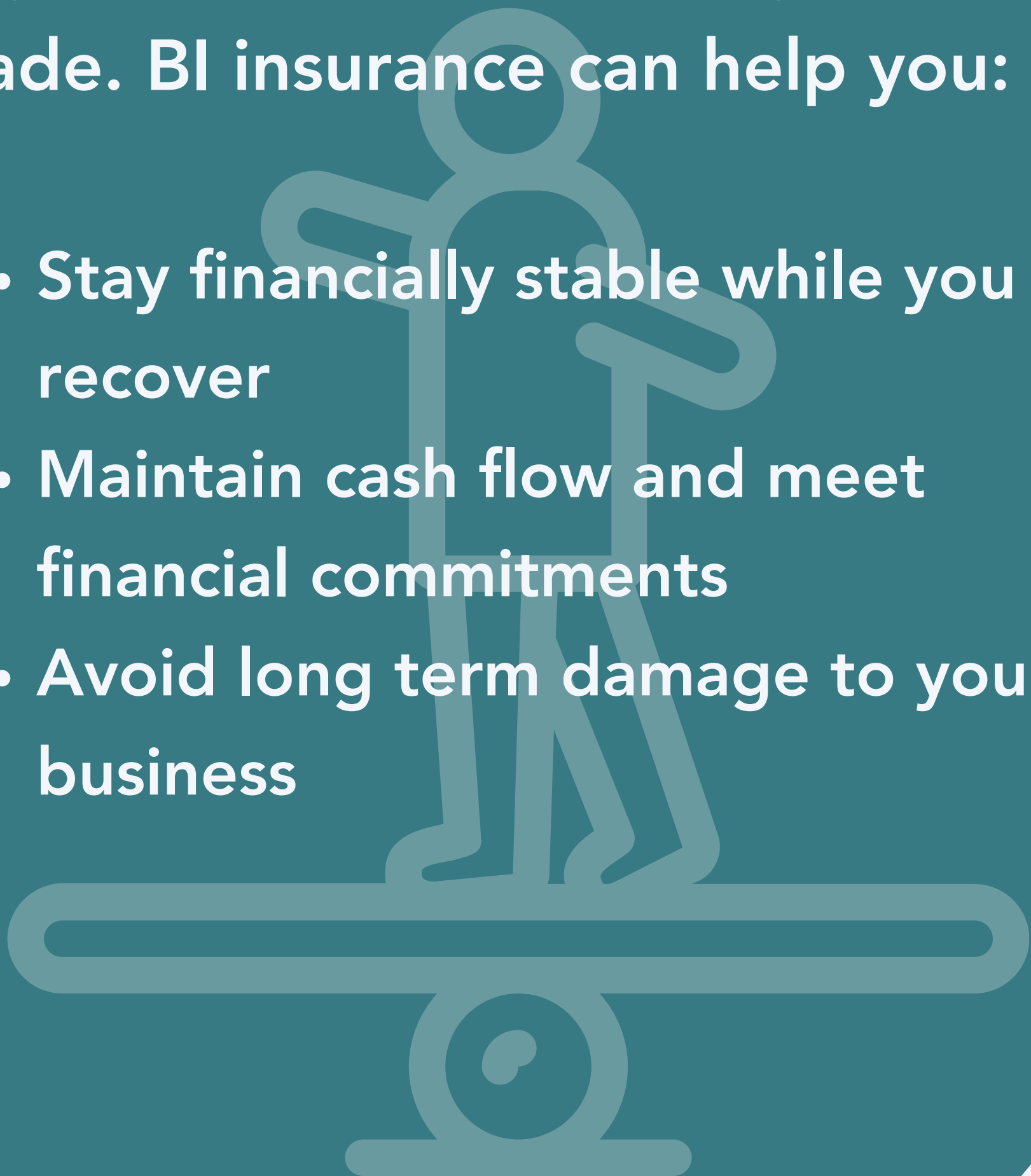
- Lost revenue due to business closure
- Ongoing costs like rent, wages and loan repayments
- Costs of relocating or setting up temporary operations
- Increased costs of working to minimise disruption



Why is it Important?

Without cover, you may struggle to pay essential expenses if you can't trade. BI insurance can help you:

- Stay financially stable while you recover
- Maintain cash flow and meet financial commitments
- Avoid long term damage to your business



Common misconceptions

**“I have property insurance, so
I don’t need BI cover.”**

**Property insurance covers physical
damage, but not the income lost while
you’re unable to trade.**



Common misconceptions

“It won’t happen to me.”

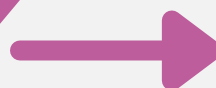
Disruptions like fires, floods, or supply chain failures can impact any business.



Common misconceptions

“I can recover quickly without it.”

Many businesses struggle to survive extended downtime without financial support.



Tailored solutions from Pound Gates

At Pound Gates, we help businesses
secure the right level of Business
Interruption cover to stay protected
when it matters most.

Let's talk about protecting your business:
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The extent of cover provided will depend on the
specific terms and conditions of your policy.