

## Industrial All Risks Insurance

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**GREATAMERICAN**<sup>®</sup>  
INSURANCE COMPANY

**Industrial All Risks Insurance** protects the insured from property damage and business interruption suffered as a result of unforeseen and sudden circumstances. Coverages include:

### **Material Damage**

Coverage is provided for the insured items that are physically lost, destroyed or damaged by unforeseen and sudden accidents, other than by those excluded under the policy.

For example:

- Real property (buildings, including fixtures and fitting)
- Personal property (all other contents including furniture and any other equipment that is in the care and control of the insured)
- Stocks in trade

### **Business Interruption**

Coverage is provided for the loss of income a business may suffer as a result of a Material Damage incident, should the business continue to function as if no such incident occurred.

For example:

- Gross Profit/Gross Revenue
- Expenses required for the rental of the destroyed premises, employee salaries and any other fixed costs incurred from running the business.
- Standing charges
- Wages and salaries on a payroll basis
- Increase in Cost Of Working (ICOW)
- Additional Increase In Cost Of Working (AICOW)

### **The following extensions are made available:**

- Plate Glass coverage
- Money coverage
- Full Theft coverage
- Fidelity Guarantee coverage
- Functional Replacement Value
- Employees'/Guests' Effects