



Business Contents Insurance: What equipment items do I need to specifically itemise?

Your business contents can be covered for different events depending on what you need. If your contents only reside at the business location then obviously you only need to cover them at the location, but if you take them away and want them to be covered against theft, loss or damage then you may need to list these specific items on your Policy.

A Business Pack Insurance Policy arranged by Altiora Childcare is broken up into several sections, allowing you to select from a range of different cover options. To help you choose which covers suit you best, the following information provides a brief explanation as to what is covered under each section of the Policy.

Property Section

The Property Section can provide cover for your:

- Buildings including fixtures and fittings eg carpets (only relevant if you own the building)
- Contents includes stock and merchandise, business furniture, plant and equipment, fixtures and fittings if you are leasing the premises and you are legally responsible for them, customer's goods for which you are responsible. Contents does not include money, security documents or stamps.
- Contents Temporarily Removed from the business location to any other premises in Australia (excluding portable computers, portable electronic equipment or mobile phones – see General Property Section)

against loss or damage caused by insured events such as fire, wind and water, impact etc. For full details of the insured events covered, please read the Policy Wording available on www.altiorachildcare.com.au

Theft Section

This section can provide cover if your contents are stolen from the business location.

Money Section

If you have cash then you may want the cash to be covered for loss of or damage to money belonging to you and connected with the business.

Electronic Equipment

Fusion of electrical motors in eg air conditioning units, fridges etc is covered under the Property section. The Property section also covers breakdown of electronic equipment if the breakdown was caused by eg lightning/storm causing a power surge. However, if a piece of electronic equipment such as a computer, breaks down because of vibration, power surge (not caused by a storm), low voltage or just stops working there is no cover under the Property Section for this type of event. If you would like cover against this type of event for specific items, you can list those items on the Policy.

Glass

Glass cover will cover external glass such as windows, signage and internal glass such as partitions, glass doors etc. Whether you are legally responsible for glass in the event that it breaks will depend on whether you own the premises and/or signage, or if you lease the premises and you are legally responsible for the external and/or internal glass under the lease.

Glass cover provides insurance protection in the event that glass is broken and also includes cover for temporary protection and shuttering of the premises.

General Property

If you take contents away from the business location such as:

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| (a) mobile plant | (d) sporting equipment |
| (b) photographic or video equipment | (e) electronic equipment, including computers, diaries, GPS units, and |
| (c) mobile communication equipment, including telephones and radios | (f) accessories of items (a) to (e) above |

and you would like such items to be covered against theft, loss or damage then you can list the specific items you want covered on the Policy. If these items are not listed then they will not be covered whilst they are away from the business location.

As with all insurance policies, conditions apply and we recommend that you read the full details contained in the policy wording prior to purchasing a policy.

Altiora Childcare has more than 20 years experience working with the childcare sector and can arrange Public Liability Insurance that covers volunteers and Personal Accident Insurance for Volunteers. Under the policies arranged by Altiora Childcare, volunteers do not need to be individually listed on the policy.

If you would like to work with an experienced and dedicated insurance partner that shares your passion for childcare, contact our childcare insurance team on:

Insurance that fits

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