

Small business owners need to rely on expert advice such as accountants to handle your financials and taxation and solicitors for your legal affairs. So it makes sense to use the services of a **licensed insurance broker** to advise on business risks, which could disrupt or threaten your business' continuity. All small businesses are exposed to business risk. But the type and degree of risk each business faces is unique. This guide has been developed as a guide to assist you to better understand insurance as it applies to your particular industry and business.

## STEP 1 - Select

Identify an industry category that best represents your business and areas of operation. If you cannot find a close match, please do not hesitate to contact one of Donnellys friendly team members to assist you individually.

## STEP 2 - Review

Visit the FINAL page of this document to better understand items to consider for each particular kind of insurance (eg. Fire & Defined Events)

## STEP - Call

We encourage you to then speak to one of our knowledgeable team members at Donnellys to explore the best specific options for your business and to receive an obligation free quotation for your planning purposes.

- = Compulsory
- = Essential
- = Recommended
- = Optional
- = Not applicable

	Accommodation	Automotive Industry – After Sales	Clothing & Footwear Industries	Contractors & Tradesmen	Engineering & Manufacturing Industries	Food, Drink & Tobacco Industries
	Bed & Breakfast, Boarding House, Hotels Motels, Caravan Parks, Guest Houses	Auto Electric Repair Shop, Auto Wreckers, Tyre Retailer, Panel Beater, Service Station (with or without repairs), Mechanic's Workshop, Panel Beater	Shoe Manufacturers, Clothing Manufacturers, Dressmakers, Dry Cleaners	Bricklayers, Builders, Carpenters, Carpet Layers, Cleaners (internal & external), Concreters, Electricians, Gardeners, Painters, Plumbers, Tilers	Air-conditioning & Refrigeration Manufacturers, Electrical Equipment Manufacturers, Foundries, Metal Fabrication Factories, Sheet Metal Factories	Bakeries, Confectionery Manufacturers, Fruiterers – Wholesale, Ice cream Manufacturers, Smallgoods Factories, Tobacco Factory, Wine Makers
<b>Fire &amp; Defined Events</b>	Essential	Essential	Essential	Optional if you occupy premises	Essential	Essential
<b>Business Interruption</b>	Essential	Essential	Essential	Optional if you occupy premises	Essential	Essential
<b>Burglary</b>	Recommended	Recommended	Recommended	Optional if you occupy premises	Recommended	Recommended
<b>Money</b>	Recommended	Recommended	Recommended	Not required if you do not occupy premises	Recommended	Recommended
<b>Glass</b>	Recommended	Recommended	Recommended	Not required if you do not occupy premises	Recommended	Recommended
<b>General Property</b>	Optional - portable items	Optional - portable items	Optional - portable items	Recommended for tools	Optional - portable items	Optional - portable items
<b>Electronic Equipment</b>	Optional	Optional	Optional	Not required	Optional	Optional
<b>Machinery Breakdown</b>	Recommended	Optional	Recommended	Not required	Recommended	Recommended
<b>Management Liability</b>	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff	Not applicable	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff
<b>Fidelity Guarantee</b>	Optional	Optional	Optional	Optional	Optional	Optional
<b>Public &amp; Products Liability</b>	Essential	Essential	Essential	Essential	Essential	Essential
<b>Professional Indemnity</b>	Not Applicable	Recommended if advice provided	Not Applicable	Not Applicable unless providing design	Not Applicable	Not Applicable
<b>Travel</b>	Overseas business trips	Overseas business trips	Overseas business trips	Overseas business trips	Overseas business trips	Overseas business trips
<b>Personal Accident/Sickness</b>	Optional - staff coverage	Optional - staff coverage	Optional	Recommended to protect loss of income	Optional - staff coverage	Optional - staff coverage
<b>Worker's Compensation</b>	Compulsory if you employ staff	Compulsory if you employ staff	Compulsory if you employ staff	Compulsory if you employ staff	Compulsory if you employ staff	Compulsory if you employ staff

**DISCLAIMER** You should not act on the basis of any information included in the Insurance Finder without obtaining professional advice as it is intended as General Advice only. The information included in the Insurance Finder is not comprehensive, provides only a summary of the subject matter covered and is not tailored specifically to your business. You should make your own assessment of it and rely on it wholly at your own risk. You should refer to the Product Disclosure Statement for any particular product for full details of the coverage provided.

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	Health Facilities	Institutional	Office Buildings	Restaurants, Take-Away & Cafes	Retail Trading	Timber & Woodworking Industries	Technology industry
	Doctor's Surgery, Dentist's Surgery, Medical Rooms, Nursing Homes, Orthodontist, Radiologist, Veterinarian's Surgery	Art Galleries, Churches, Halls, Museums, Schools	Accountant's Office, Architect's Office, Banks, Consulting Engineer's Office, Brokers, Real Estate Agents, Solicitor's Office, Travel Agent's Office	Cafes, Coffee Shops, Fish & Chip Shops, Milk Bars, Pizza Parlours, Restaurants, Take Away Foods (with or without deep frying)	Arcades, Beauticians, Electrical Goods, Hairdressers, Jewellers, Florist Shops, Greengrocers, Furniture Stores, Hardware Stores, Liquor Shops, Newsagencies, Supermarkets, Video Stores	Cabinet Makers, Furniture Manufacturers, Sawmills, Joineries	Website Design & Development, Software Development, Design & Analysis, Hardware Maintenance & Installation, Systems Integration, Telecommunications, E-Commerce Application Development, IT Consulting
<b>Fire &amp; Defined Events</b>	Essential	Essential	Essential	Essential	Essential	Essential	Essential
<b>Business Interruption</b>	Essential	Essential	Essential	Essential	Essential	Essential	Essential
<b>Burglary</b>	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended
<b>Money</b>	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended
<b>Glass</b>	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended	Recommended
<b>General Property</b>	Optional - portable items	Optional - portable items	Optional - portable items	Optional - portable items	Optional - portable items	Optional - portable items	Recommended - portable items
<b>Electronic Equipment</b>	Recommended	Optional	Recommended	Optional	Optional	Optional	Recommended
<b>Machinery Breakdown</b>	Optional	Optional	Optional	Recommended	Optional	Recommended	Optional
<b>Management Liability</b>	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff	Recommended if Pty Ltd company and employ staff
<b>Fidelity Guarantee</b>	Optional	Optional	Optional	Optional	Optional	Optional	Optional
<b>Public &amp; Products Liability</b>	Essential	Essential	Essential	Essential	Essential	Essential	Essential
<b>Professional Indemnity</b>	Essential	Not Applicable	Essential - if advice given	Not Applicable	Essential - if providing treatment	Not Applicable	Essential – IT Combined Liability recommended
<b>Travel</b>	Optional -Overseas business trips	Optional -Overseas business trips	Optional -Overseas business trips	Optional -Overseas business trips	Optional -Overseas business trips	Optional -Overseas business trips	Optional -Overseas business trips
<b>Personal Accident/Sickness</b>	Optional - staff coverage	Optional - staff coverage	Optional - staff coverage	Optional - staff coverage	Optional - staff coverage	Optional - staff coverage	Optional - staff coverage
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## Summary of Cover

### Fire & Defined Events

Covers assets (*e.g. building, contents, machinery*) against loss or damage caused by fire and defined events (*e.g. water damage, storm damage, malicious damage*). Flood cover generally is not included but it is an available option subject to underwriting acceptance by the insurer. Comprehensive Accidental Loss, Damage or Theft coverage option is available to provide maximum protection.

### Business Interruption

Provides cover for loss of income, payroll and an increase in costs following a reduction in turnover or revenue caused by insured events.

### Burglary

Cover is provided for theft or damage following forcible entry to premises. Theft without forcible entry coverage is available at extra premium cost.

### Money

Cover is for the loss of money or negotiable instruments on the premises, in personal custody and in transit to the bank.

### Glass

Where glass is accidentally broken, cover is provided for the cost of replacing or fixing the glass including signage and temporary protection to secure the premises.

### General Property

Provides cover for the cost of repairing or replacing portable items that are accidentally lost or damaged away from the premises (*e.g. cameras, mobile phones, tools*).

### Electronic Equipment

Provides cover for breakdown of electrical or electronic items (*e.g. computers, faxes, printers, photocopiers*).

### Machinery Breakdown

Covers loss or damage to machinery as a result of breakdown. Spoilage of food following such a breakdown can also be covered.

### Management Liability

Covers directors and officers of a company against claims made against them personally by reason of any wrongful act, employment practice or trustee breach in their capacity as directors or officers of the company and also the company itself for such claims for loss.

This policy may also include Crime cover caused by dishonest acts of employees, Taxation Investigation Audit Costs, OH&S defence costs and Employers Practices Liability for allegations arising in the work place such as: sexual harassment, discrimination, unfair dismissal, wrongful termination of employment, defamation, hiring / firing, victimisation.

### Fidelity Guarantee

Covers losses sustained as a result of an act of fraud or dishonesty by employees.

### Public & Products Liability

Covers legal liability for injury to members of the public and damage to property arising from the business activities. Products liability covers liability for the distribution and/or sale or supply of products and services.

### Professional Indemnity

Covers liability for claims arising from breach of professional duty by reason of any negligent act, error or omission committed on the part of any person employed in the conduct of the business activities.

### Travel

This policy covers automatically all insured persons when engaged on authorised business travel anywhere in the world for a comprehensive range of benefits and includes leisure travel for directors and their families.

### Personal Accident /Sickness

This type of insurance provides cover following the accidental injury or illness of an insured person.

### Worker's Compensation

A compulsory scheme for employers to cover employees injured in the course of their employment. Each state of Australia has a different system for underwriting Workers Compensation risk of employers.

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