

Special Consideration of Certain Risks

The following provides a summary of some of the risks that are not automatically acceptable under shopinsurance.com.au Business insurance.

This information is meant to be a guide only and is not a substitute for the Policy wording itself or an indication of whether your risk may be accepted by the insurer. Please read the Policy wording for full details of coverage provided.

The following risks must be manually referred to the insurer for consideration prior to acceptance. Please note that certain risks may automatically be declined:

1. Businesses which are not a retail shop or which do not render services normal to a retail shop. Any risks which involve manufacturing or wholesaling of products or which have a dedicated storage facility.
2. Any building at the business premises which contains asbestos or fibro construction.
3. Any building at the business premises which is heritage listed or is over 50 years of age and has not been fully rewired in the last 20 years.
4. Any business premises which contains expanded polystyrene (EPS) greater than 20% of the total floor Space.
5. Any retail business where the total sum insured for Property Damage & Business Interruption to be insured is greater than \$250,000.
6. Any retail business to be insured that imports or exports products other than clothing (non safety), bags, jewellery, kitchenware, fashion accessories, art & craft, tiles, garden or pottery products.
7. Any business which involves the use of deep frying units in excess of 10 litre frying capacity (e.g bench top) or wok cooking. All deep frying units must have an automatic thermostat cut off system.
8. Risks involving the manufacturing of smallgoods.
9. Any business without a fire extinguisher and deadlocks.
10. Any business requiring flood cover. Flood is not automatically insured.
11. Any business in the previous 5 years that has had more than 1 claim (other than liability) totalling \$5,000 a total of claims in excess of \$10,000 or 3 or more claims. Any liability incident or liability claim.
12. The insured or anyone to be insured has been charged with or convicted of any criminal offence in the last 10 years (other than minor traffic convictions) or been declared bankrupt or has ever been involved in a company or business which became insolvent or subject to any form of insolvency or administration (e.g. liquidation, receivership).
15. If you are already insured with Calibre Insurance, we cannot insure you.