



Right Cover

Do you have the right cover for your business?

Four in every five Australian businesses are underinsured. Without the right insurance your business could be at risk. In some areas, such as Business Interruption coverage, the average shortfall in cover is 84%.

CGU offers two levels of assessment service, determined by the insured value of a business property:

Sum Insured Health Check

A free desktop evaluation tool suitable to assess properties with an insured valued up to \$5,000,000.

- Only available to [CGU Business Insurance](#), [CGU Office Insurance](#) and [CGU Padlock Insurance](#) policy holders.
- Removal of the average clause. (see your policy book for details)

CGU Right Cover

A simple, cost-effective service suitable for small to medium-size [CGU Business Insurance](#), [CGU Office Insurance](#), [CGU Padlock Insurance](#) and [CGU Industrial Special Risks](#) policyholders, with total insured assets between \$1,000,000 to \$15,000,000. An appointment will be made once cover has been arranged to visit your business together with McLarens Young International; CGU's nominated loss adjustor. Following the assessment, CGU will provide you with a comprehensive report that includes insurance recommendations for your business.

- When you accept and implement the recommendations, CGU will increase your policy limit by a further 20 per cent.
- Removal of the average clause. (see your policy book for details)

The improved policy conditions will apply not only to your current policy period but also for a further agreed period.

CGU Right Cover is provided on the following basis;

The service is not a valuation service and the people providing the service are not licensed or registered valuers. The recommendations provided are based on an assessment as at the date of any survey undertaken and do not take into account any changed circumstances.