

CGU PADLOCK

COMMERCIAL PROPERTY OWNERS INSURANCE



CGU PADLOCK – THE INNOVATIVE INSURANCE SOLUTION FOR COMMERCIAL PROPERTY OWNERS.

CGU Padlock is an all-in-one insurance package tailored for the unique cover requirements of commercial property owners. It is designed to provide comprehensive cover for:

- Property
- Loss of income
- Theft, money & rent default
- Glass
- Tax audit
- OH&S and legal costs
- Liability
- Machinery/electronic equipment breakdown

WHY CGU IS THE RIGHT INSURER FOR COMMERCIAL PROPERTY OWNERS

With CGU, you get the right insurance cover at the right price, tailored and delivered by insurance professionals and backed by the financial strength and security of a company that has been serving Australian communities for 160 years.

CGU understands what customers need from their commercial property owners insurer, and works to deliver it to you in an easy-to-understand, trouble-free way.

That's why we are one of Australia's leading general insurers and today insure more than 150,000 businesses in all parts of the country.

SUPERIOR CLAIMS SERVICE

We know that an insurance policy only goes to work for you when you need to make a claim, and that's why we ensure our claims service is second to none.

Our approach is to always pay valid claims as soon as we can, and to make the claims process easy, transparent, and as trouble-free as possible for you.

PRODUCT FEATURES AND BENEFITS

CGU Padlock includes features and benefits that make this product ideal for commercial property owners, such as:

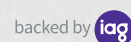
FEATURE/BENEFIT	LEVEL OF COVER
Accidental damage	Up to the full sum insured
Cost of Clearing Drains / Pipes and pumps	\$25,000
Unoccupancy	90 days
Theft coverage	Up to the full sum insured
Theft in open air	\$10,000
Theft without forcible or violent entry	\$10,000
Theft by Employees	\$5,000
OH&S breaches	\$100,000
Tax audit expenses	Up to \$10,000
Rent default (optional cover)	Up to 26 weeks
Rental Upgrades (if Rent Default taken)	\$5,000 or \$10,000
Environmental upgrade	An additional 10% of the benefit paid
Catastrophe cover	20% of sum insured
Claims preparation costs	\$50,000
Extra cost of re-instatement	\$350,000
Removal of debris	Additional Benefit of \$100,000 over sum insured, if sum insured is exhausted
Accountant fees	\$50,000
Automatic money cover	Up to \$50,000

Speak with your insurance adviser today to see how CGU Padlock can meet your Commercial Property insurance needs.

> CGU.COM.AU



Insurer
Insurance Australia Limited
 ABN 11 000 016 722 AFSL 227681
 trading as CGU Insurance.



This is a general description of cover only. Full details are set out in the policy wording.