

# overview

With Sagicor General Insurance's Business Interruption Insurance, you can have the peace of mind that comes from knowing that you are covered. For those times when your business may not be able to benefit from Business as usual due to an insured event, such as fire or flood which the property insurance would cover, business interruption covers the profits that would have been earned. This extra policy provision is applicable to all types of businesses, as it is designed to put a business in the same financial position in which it would have been if no loss had occurred. Though not a standalone product, Business Interruption can be added to the business' property insurance.

This product covers loss of profits, fixed operating expenses and can even cover a temporary location for the business to operate from after an insured loss. Benefits are provided for a period determined by the insurance policy. So, while your building whether rented or owned may be covered against Fire, hurricane or other natural disasters, without Business Interruption insurance, your business earnings are not secured. Depending on your business, even a short-term disruption can cause a 75% decline in earnings. That's a risk you can't afford. Protect your earnings with Business Interruption Insurance from Sagicor General Insurance.