



AustralAsia Insurance Brokers Pty. Ltd.

A.B.N. 41 063 324 998

AFS Licence No.229568

NIBA
National Insurance Brokers Association

Steadfast

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Changes and development in your Business.

This list is not exhaustive. If in doubt please contact us.

Business

- Changes in processes, occupancy or products and extensions of business operations - new products, services or processes?
- Increases in value of insured buildings, plant, machinery or stock
- Mortgages or other borrowings. Does any third party have an insurable interest in your property?
- Expanding to overseas – establishing overseas operations, overseas acquisitions or overseas exports of products

Premises

- Purchase, construction or occupancy of new premises.
- Alteration of use, vacating or temporary un-occupancy of insured premises.
- Extension or demolition of insured premises.
- Alterations to or disconnection of fire or burglary protection systems at insured premises.
- Acquisition of businesses, mergers or joint ventures.

Equipment

- Acquisition of pressure vessels, lifting equipment or other substantial equipment.
- Hiring, leasing or borrowing plant and equipment.
- Movement of stock or equipment to new locations.
- Charter or operation of aircraft or waterborne craft.

Agreements or contracts

- Contractual liabilities that you assume in contracts or agreements e.g. through warranties or legal rights that you give away, eg through indemnities or waiver of subrogation clauses, any contracts which impose onerous conditions, eg total liability for loss.