

Allstate's **Small to Medium Enterprise (SME)** portfolio is experiencing strong and **sustained growth**, reflecting our commitment to supporting the evolving needs of business clients through **tailored insurance solutions**.



Capacity:
Up to \$6,000,000 per location, Combined.



Removal of Debris:
Up to \$100,000 or 20% of your sum insured.



General Property:
Up to \$25,000, limit of \$20,000 on any one item.



Cooking Risks:
Up to \$500,000 for Property and BI combined.



Contractor/ Sub-contractor Payments:
Up to \$150,000.



Theft Section:
Maximum total sum insured of \$100,000.



Bars and Pubs: Declined due to the predominant serving of alcohol.



Cooking Risks involving **wood-fired/ charcoal** automatically declined.

Property Decline Criteria

- Flood cover is not available.
- Presence of asbestos.
- Located above the 26th Parallel.
- Constructed prior to 1945.
- Situated in extreme bushfire zones.
- Located in the Northern Territory and snowline areas.
- Featuring Expanded Polystyrene (EPS) construction exceeding 10% of the floor space (FM-approved EPS may be considered upon referral).
- Unoccupied premises.

Liability Referral Criteria

- Annual turnover exceeding \$10,000,000.
- Wages exceeding \$3,000,000.
- More than 50 full-time employees.
- More than 5 employees working with tools.

Allstate Insurance Pty Ltd
ABN 82 073 267 053 AFSL 239 010

This policy is underwritten by Certain Underwriters at Lloyd's of London, who are authorised under the Insurance Act 1973 to write Australian Insurance business (the Underwriter/s and Insurer).



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