

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.



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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).