

Business Income (Interruption) Insurance: Key Facts

Business income insurance is generally purchased as part of a business property insurance policy, for an additional premium.

To file a business income insurance policy claim, the loss usually must be caused by *direct* physical damage to the business's property.

While state-approved business income insurance policy language varies, it pays for continuing operating expenses while also generally providing protection against:

- Loss in net business profits
- Loss in net business income

Contact your insurance professional to assess your coverage.

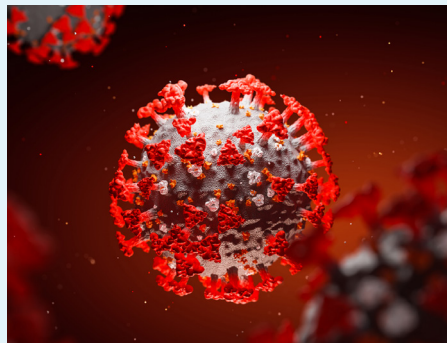


Standard covered causes of loss



- Explosion
- Falling objects
- Fire
- Hail
- Ice
- Lightning
- Vandalism
- Weight of snow
- Wind

Standard uncovered causes of loss (exclusions)



- Bacteria
- Earth movement
- Flood
- Military action and war
- Mudslide or mudflow
- Nuclear reaction or radiation
- Offsite power outage
- Virus



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