

# CGU Padlock

## Commercial property owners insurance

### CGU Padlock – The innovative insurance solution for commercial property owners

CGU Padlock is an all-in-one insurance package tailored for the unique cover requirements of commercial property owners. It is designed to provide comprehensive cover for:

- Property
- Loss of income
- Theft, money & rent default
- Glass
- Tax audit
- OH&S and legal costs
- Liability
- Machinery/electronic equipment breakdown

#### Product features and benefits

CGU Padlock includes features and benefits that make this product ideal for commercial property owners, such as:

Feature/Benefit	Level of cover
Accidental damage	Up to the full sum insured
Theft coverage	Up to the full sum insured
Theft in open air	\$10,000
OH&S breaches	\$100,000
Tax audit expenses	Up to \$5,000
Rent default (optional cover)	Payment of up to 26 weeks rent
Environmental upgrade	An additional 10% of the benefit paid
Catastrophe cover	20% of sum insured
Claims preparation costs	\$50,000
Extra cost of re-instatement	\$350,000
Removal of debris	Additional Benefit of \$100,000 over sum insured, if sum insured is exhausted
Accountant fees	\$25,000
Automatic money coverage	\$50,000

These product features and benefits further reinforce the credentials of this unique insurance cover that can be tailored to your needs.

CGU Padlock is another way CGU is delivering expertise in commercial property insurance.

#### Why CGU is the right insurer for commercial property owners

With CGU, you get the right insurance cover at the right price, tailored and delivered by insurance professionals and backed by the financial strength and security of a company that has been serving Australian communities for 160 years.

CGU understands what customers need from their commercial property owners insurer, and works to deliver it to you in an easy-to-understand, trouble-free way.

That's why they are one of Australia's leading general insurers and today insure more than 150,000 businesses in all parts of the country.

#### Superior claims service

We know that an insurance policy only goes to work for you when you need to make a claim, and that's why we ensure our claims service is second to none.

Our approach is to always pay valid claims as soon as we can, and to make the claims process easy, transparent, and as trouble-free as possible for you.

To find out more about how CGU Padlock can work for you please contact

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