

Business Interruption

COVID-19 Documents Required



To ensure the smooth and timely assessment of your Business Interruption claim, please provide a completed claim form and gather the documents listed below. This will help us analyse the profit, sales, expenses and trends pre and post loss.

As each claim is different, we may also require additional information, depending on such factors as the period of time that a business has been impacted, the nature of the business and the type of loss suffered.

This list provides a general outline of the documents and information required as evidence of loss for the Business Interruption claim.

- Copy of any correspondence between the Insured/Landlord regarding the waiver, deferment or abatement of any rent during the interruption period.
- Details of an Increased Cost of Working that have been incurred to reduce the loss of turnover suffered by the business or to maintain normal operations, which may be recoverable.
 - > Additional costs typically include advertising, overtime, rent, cleaning and machinery hire costs.
 - > Any claim should include details of the nature and the reason for the increased expenditure, including a copy of the invoice(s) relating to the expenditure.
- Franchise Agreement (if applicable)
- Lease Agreement (if applicable)

RelyOn Business Interruption Claim Form:

- Download and complete our RelyOn Business Interruption Claim Form

Supporting documents required:

- Historical BAS Lodgements for years: 2019, 2020 and 2021 (if available).
- Historical Financial Year Profit and Loss Statements including detailed trading account summary for years: 2018, 2019, 2020 and 2021 (if available).
- Historical Quarterly Profit and Loss Statements for the following years: 2019, 2020 and 2021 (if available).
- Historical Monthly Profit and Loss Statements for the following years: 2019, 2020 and 2021 (if available).
- If necessary and available Historical weekly trading figures.
- Summaries of Job Keeper payments and any other payroll benefits received from State or Government Authorities in connection with COVID-19 support.
- Details of any other Federal or State COVID-19 support grants received including:
 - > Name of grant
 - > Criteria for obtaining grant
 - > Value of the grant,
 - > Date each grant payment received if not shown in Profit and Loss Statements.

Information required

- Provide location and details of any localised COVID-19 outbreaks.
- Provide details of your business' normal daily/weekly trading hours.
- Provide details of whether your business was ordered to close or to alter its operations by a Government Authority, Health Department or Local Council due to COVID-19 or as a result of having COVID-19 diagnosed at the insured premises. If so, please provide:
 - > a copy of letter/email from the relevant Government Authority and dates of actual closure of business.
- Provide details of whether your business was able to operate, even in a reduced capacity, during periods of COVID-19 lockdown, for example by adopting a web-based sales platform or by operating as take away only. If so, please provide:
 - > dates when such restricted trading activities were possible.

Business Interruption policyholders can lodge a claim at any time and we are committed to assessing these claims efficiently once final determinations are made in the test cases.

Please send completed RelyOn Business Interruption Claim Form to claims@bizcover.com.au.