

Dear Policy Holder,

In light of unfortunate weather events and the risk of flooding in certain regions within Australia, we have included a helpful guide to help you when considering if **Flood Cover** is something you would like to include on your insurance policy.

Typically, all commercial insurance policies **do not include Flood Cover** under the policy wording. However, policies do typically include certain cover for weather events. Please refer below regarding the general definitions regarding certain types of water damage:

“Flood” means the covering of normally dry land by water that has escaped or been released from the normal confines of any of the following:

1. a lake (whether or not it has been altered or modified);
2. a river (whether or not it has been altered or modified);
3. a creek (whether or not it has been altered or modified);
4. another natural watercourse (whether or not it has been altered or modified);
5. a reservoir;
6. a canal.

This is typically **not covered** under commercial insurance policies.

Other weather damage is often classified as **“Storm, wind, and rain (including snow, sleet or hail)”**, and includes the following:

1. storm;
2. wind;
3. rainwater;
4. cyclones or tornadoes;
5. snow or sleet;
6. hail; and
7. run-off of rainwater that accumulates directly on and flows across the normally dry ground or that overflows from public roadside gutters, channels and drains that are normally dry or swimming pools, spas or saunas.

This is typically **covered** under commercial insurance policies.

Please note that this is a **general guide only**, and each insurer will have their own specific policy wording, so it's very important that you are familiar with this. If you would like to ensure that flood cover is included in your policy, please ensure you write to us to let us know, and we can assist you accordingly.

Kind Regards,

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