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Dear Policy Holder,

In light of unfortunate weather events and the risk of flooding in certain regions within Australia, we have constructed a guide to assist you when considering whether **Flood Cover** for your insurance policy.

Typically, and unlike domestic policies, **commercial insurance policies do not include cover for flooding** under the policy wording. However, they do typically include certain cover for weather events. Please refer below to 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;
7. a dam.

This is typically **not covered** under commercial insurance policies. Furthermore, action of the sea (i.e. high water) is also typically **not covered**.

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; *(however, this can be excluded in cyclone-prone locations)*
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 enquire about Flood Cover or other weather events, please contact your adviser via phone or email, or contact our office on 1300 886 781.

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