



BUSINESS INTERRUPTION INSURANCE PRODUCT OVERVIEW



When disaster strikes, your business deserves the power to recover without hesitation. Business Interruption Insurance ensures that lost profits and ongoing expenses do not destroy everything you've built, protecting your future and securing your resilience.

Unforeseen events such as fires, floods, or other insured perils can bring business operations to a halt. When physical damage interrupts your business, the consequences extend far beyond repairs. Loss of income, continued wage obligations, rent, utilities, and other fixed expenses can rapidly drain your resources, threatening business survival. Business Interruption Insurance mitigates these risks by providing financial support to cover lost profits and ongoing costs, helping you maintain staff, sustain customer relationships, and preserve market share until you are back on your feet.

WHO NEEDS BUSINESS INTERRUPTION INSURANCE?

- Manufacturers and industrial businesses
- Retailers and wholesalers
- Hospitality and restaurant operators
- Professional services firms
- Logistics, warehousing, and distribution centers
- Any business reliant on physical premises or production

WHAT'S COVERED:

Business Interruption Insurance generally covers:

- Loss of gross profit due to reduction in turnover
- Fixed operating expenses (e.g., wages, rent, loan interest)
- Temporary relocation costs
- Reasonable expenses incurred to reduce the loss (increased cost of working)
- Losses from prevention of access (if covered under policy extensions)
- Losses resulting from damage to suppliers' or customers' premises (if extended)

WHAT'S NOT COVERED:

Typical exclusions under a standard policy may include:

- Losses not arising from insured physical damage
- Utility failure off-premises
- Delays due to governmental permits or approvals
- Losses beyond the maximum indemnity period

Remark: All coverage, exclusions, terms, and conditions are subject to the standard policy wording issued by the insurer. Please refer to the full policy document for complete details, definitions, and applicable endorsements.

INDEMNITY PERIOD

The indemnity period is the maximum period during which the insurer will compensate you for financial losses resulting from the interruption. This is usually 12, 18, or 24 months, depending on your business needs and the time realistically required to resume normal operations. Selecting an appropriate indemnity period is critical to avoid underinsurance.

UNDERWRITING INFORMATION REQUIRED:

For insurers to evaluate and structure your Business Interruption Insurance, they generally require:

- Detailed business description and operations
- Past financial statements and profit & loss data
- Sum insured calculation (e.g., gross profit basis)
- Details of key suppliers and customers
- Business continuity or recovery plans
- Location-specific risk assessments
- Selected indemnity period

Providing clear, accurate, and up-to-date underwriting information is essential to secure proper and sufficient coverage.

Business Interruption Insurance is not simply about risk transfer — it is about resilience. With tailored coverage designed around your specific operations, you can face unexpected disruptions with confidence, knowing that you have a partner to help you protect your profitability, workforce, and reputation. Talk to our experienced team to ensure your business continuity strategy is secure, effective, and future-ready.

ABOUT AMG

We are professional insurance broker and risk consultant. We advise businesses and individuals on how to prepare for the unexpected.

We provide risk management, risk consulting, insurance broking, insurance program management and claims advocacy services related advice, brokerage and associated services for clients across a wide range of business sectors.

We work with clients of all sizes to identify risks, create risk management, benefits optimization, insurance programs management and deliver innovative solutions to better qualify and manage risk.

LEARN MORE

For more information about AMG, visit amgib.com or contact your AMG representative.

AMG Insure Broker Company Limited
60 Amorn Building 5th Floor | Soi Chalermasuk
(Ratchadapisek 42) Chandrakasem | Chatuchak
Bangkok 10900 Thailand

Tel : +66 (0) 2-009-5955
Fax : +66 (0) 2-512-1511

www.amgib.com

CONTACT

For full details, please contact:



Karnt Pumiresnawan
Chief Executive Officer
karnt@amg.co.th
+66 (0) 2009-5961
+66 (0) 81-808-6338

This information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation, and should not be relied upon as such. Insured should consult their insurance, legal and other advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. amginsure cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.