



Coffee Industry Insurance

Coffee and Café Insurance from **SPRIG Insurance Pty Ltd** covers the entire coffee industry. From Roasters to Cafés to Espresso Bars, we provide coverage for your business risks, combining property insurance with commercial liability covers.

SPRIG Insurance Pty Ltd provides a single, comprehensive yet affordable commercial insurance policy, which saves you time and money. We have over 25 years of global insurance experience and we're able to utilise international markets to provide a cost effective insurance solution for your business.



**SPRIG
INSURANCE**

www.spriginsurance.com.au

SPRIG Insurance Pty Ltd is a unique underwriting agency that specialises in the creation of niche insurance facility business within the Asia Pacific region. With access to the global insurance market we have created a suite of products that offer specialised terms and conditions to benefit clients. SPRIG is part of Underwriting Australia Pty Ltd. Together we deliver general insurance products that provide smarter insurance outcomes.

The above information is provided by SPRIG Insurance Pty Ltd and is only provided as either factual information or general financial product advice concerning products offered by SPRIG Insurance Pty Ltd. It does not take into account the personal needs, circumstances or objectives of any particular person or entity seeking to acquire the product, nor is it a thorough outline of the policy terms and conditions. You have the option to consult an insurance broker/advisor before seeking to purchase products offered by SPRIG and all relevant policy terms, conditions and exclusions should be considered.

SPRIG Insurance Pty Ltd (ABN 85 602 773 419) (No. 423142).

Corporate Authorised Representative of Underwriting Australia Pty Ltd (ABN 50 087 225 661) (AFSL 322536).

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Let us Blend the Perfect Insurance for You

Reasons to insure with SPRIG Insurance:

KEY PACKAGE BENEFITS

- Exclusive and broad industry wording
- Automatic covers
- Easy pay installment plan
- Equipment financing option
- Competitive premiums
- Buyer group power
- Roadside Assistance - Delivery vehicles

POLICY COVERAGE

Property Damage

- Accidental damage
- Extra cost of reinstatement
- Reinstatement and replacement
- Removal of debris

Money

- In transit
- On premises - business hours
- On premises - after hours
- In safe
- Private residence

Burglary & Theft

- Contents
- Stock
- Seasonal increases
- Temporary protection

Glass

- Internal and external
- Signwriting

General Property

Business Interruption

- Claims preparation costs
- Increased cost of working
- Prevention of access
- Public utilities

Machinery & Electrical Breakdown

- Boiler pressure vessels
- Deterioration of stock

Public & Products Liability

- Property in physical and legal control
- Product liability (Roaster)

OPTIONAL EXTENSIONS

- Cyber Liability
- Flood (referral)
- Management liability
- Tax audit
- Marine transit (Roasters)
- Product recall
- Fidelity Guarantee (employee dishonesty)