






Business Pack Limit Appetite

Section		 Hollard. commercial insurance	 QBE		
Employees	15 to 50	Unlimited	99	50	200
Turnover	Up to \$3,000,000	Up to \$10,000,000	Up to \$20,000,000	Up to \$10,000,000	Up to \$20,000,000
Public Liability	\$5mil \$10mil \$20mil	\$5mil \$10mil \$20mil	\$5mil \$10mil \$20mil	\$5mil \$10mil \$20mil	\$20mil
Building, Contents & Business Interruption	Up to \$5,000,000 Total Locations	Up to \$5,000,000 Total Locations	Up to \$5,000,000 Total Locations	Up to \$5,000,000 Total Locations	Up to \$10,000,000 per location Up to \$20,000,000 per policy
Theft	Up to \$100,000 \$10,000 maximum for Tobacco	Up to \$1,000,000	Up to \$2,000,000	Up to \$100,000 \$25,000 maximum for Tobacco \$50,000 maximum for Liquor	Up to \$500,000
Portable Equipment	\$20,000 tools of trade items \$10,000 stock items \$30,000 total limit	\$500,000 total limit	\$300,000 per item \$500,000 total limit	\$25,000 per item \$50,000 total limit	Up to \$500,000 total sum insured Max \$200,000 for anyone loss
Glass	Replacement	Replacement	Replacement	Replacement	Repair and Replacement
Tax Audit	Not Offered	\$50,000	\$50,000	\$25,000	Up to \$100,000
Employee Dishonesty	Not Offered	\$250,000	\$50,000	Not Offered	Up to \$100,000 (only available if purchasing Liability and Management Liability)
Electronic Equipment	Combined Total limit up to \$100,000 with Machinery Breakdown	\$500,000 per item \$1,000,000 total limit	\$60,000 per item \$500,000 total limit	\$150,000 total limit	Repair and Replacement
Machinery Breakdown	Combined Total limit up to \$100,000 with Electronic Breakdown	\$200,000 per item \$500,000 total limit \$100,000 blanket cover	\$50,000 per item \$250,000 total limit \$50,000 for Stock Deterioration \$50,000 blanket cover	\$50,000 per item \$50,000 total limit \$25,000 for Stock Deterioration \$50,000 blanket cover	Up to \$1,000,000 total sum insured Max \$50,000 anyone item
Money	Up to \$20,000	Up to \$30,000	Up to \$20,000	Up to \$30,000	Up to \$75,000
Transit	Not Offered	Up to \$100,000	\$50,000 any one sending \$500,000 total annual sendings	Not Offered	Up to \$1,000,000 anyone carry