INDWE

THE HIDDEN COST OF BUSINESS INTERRUPTION

THE REALITY OF INTERRUPTION

The real cost of interruption begins after the event.

1

- Damage may be the trigger
- Downtime is where the real financial pressure begins
- The risk is not only what happened
- It is what happens while the business is unable to operate

WHAT HAPPENS WHEN A BUSINESS STOPS

2

When operations stop, the impact moves quickly.

- Revenue pauses
- Fixed costs continue
- Recovery expenses increase
- Customer relationships may be affected
- Operations are disrupted

Even a short interruption can create long-term financial pressure.

WHAT BI INSURANCE IS DESIGNED TO DO

The aim is not simply cover.

The ultimate goal is continuity.

3

Business interruption cover is designed to support business continuity.
It helps a business to navigate the financial impact of downtime by supporting:

- Lost income
- Ongoing operating expenses
- Payroll and overheads
- Recovery costs during interruption
- Operations are disrupted

WHERE IT OFTEN GOES WRONG

4

This is where cover can fall short.

- Indemnity periods that are too short
- Financial figures that no longer reflect the business
- Income streams left out
- Reliance on uninsured suppliers or systems
- Cover that no longer aligns to actual operations

Having cover is not always the same as having the right cover.

THE ROLE OF BUSINESS CONTINUITY

Insurance alone is not enough.

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Insurance works best when it is supported by planning.
Recovery time is shaped by more than the policy.
Business continuity planning helps reduce disruption through:

- Clear response protocols
- Operational contingencies
- Dependency mapping
- Recovery readiness actual operations

THE ROLE OF ADVICE

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Structure starts with understanding the business.

At Indwe, business interruption is approached with advisory support based on understanding the business.

This means understanding:

- How the business earns
- Where dependencies exist
- What downtime really costs
- How cover should be structured
- What claims readiness requires

The focus is on how the business actually operates.

THE RIGHT INSURANCE IS ABOUT STRUCTURE, NOT JUST COVER.

The question is not whether you have business interruption insurance.
It is whether it is structured around the realities of your business.

The right insurance starts with a **conversation.**
It starts with **Hello Indwe.**

INDWE

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