



Gallagher
INSURANCE

Protect your franchise business

Franchise businesses operate across a range of industries, each presenting its own set of risks. That's why it's vital to have the right insurance as a group in place so you and your franchisees are financially covered if things go wrong.

As a long-standing insurance partner, Gallagher is proud to support FANZ members with customised insurance solutions designed for the unique risks faced by each franchise business.

Essential insurance protection for your business

Your franchise might be a retail store, a busy café or a skilled trade operation, but every business faces common risks. From accidental damage to stock loss or equipment failure, unexpected events can disrupt business operations. Some key insurance solutions include the following core covers:

- **Material damage** covers plant, machinery, stock and all other contents of the business in the event of accidental loss or damage.
- **Business interruption** covers loss of profit and staff wages due to a reduction in turnover following an insured asset event.
- **Public liability** protects against third-party claims for property damage or bodily injury. Cover starts at \$2 million and can be increased in line with lease or contractual agreements.
- **Commercial motor insurance** covers business vehicles, whether there's a single vehicle or a bigger fleet.

How we can help you

As insurance experts, we work closely with franchisors to design tailored group insurance programmes required to meet the specific needs of your franchise. This helps to enhance the value you provide to your franchisees, ensure uniformity across the franchise and maximise the benefits of group negotiation.

As a FANZ member insured with Gallagher you have access to 30 minutes free legal advice through Duncan Cotterill.

With our regular payment plan, premium payments can be spread across the year to help with business cash flow.



Why Gallagher

As one of New Zealand's largest insurance brokers, our size gives us a significant advantage when negotiating benefits, conditions and premiums for our clients. And if you need to make a claim, we are ready to act as your advocate to help you get a fair and timely result.

We've been helping New Zealanders protect their businesses, homes, valued possessions and lifestyles for nearly 50 years. Whether it's your business or personal assets, we can arrange insurance solutions to help you face your future with confidence.

In association with



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Ask your broker for advice on how this policy may fit your specific needs and circumstances. The benefits outlined above are subject to specific policy limits, terms and conditions.

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