

## Peter and Padmini Reddy

### Freedom to choose

Growing up in the land of milk and honey, we Kiwis have instilled in us that we can do anything we put our minds to. But for some, their choices are limited.

Peter and Padmini Reddy were 11,701 kilometres away in Durban, South Africa, dreaming of creating a better life for their young children in New Zealand - one that would offer them a myriad of choice and would not be governed by the same apartheid that had shadowed their own youth.

It was a move that had already been made by some of their friends, and they arrived with the same energy and excitement they still have today after living eight years in a new country that has seen their kids flourish.

Their first priority was setting up their business – an 'ordinary' lunch bar in Bush Road, Albany that gets them up with the sparrows at 4.30am each morning, but most importantly, gets them home to their children by 3.30pm each day. Of course, the kids have got a whole lot bigger and don't need them like they used to!

As Peter says, "Lot's of people come into something like this and sell the business shortly afterwards but we didn't – we liked the convenience and stayed with it. It's given us a great life."

As retailers, they experienced the inevitable fairly early on – a break-in at the shop shortly after they bought it, which wasn't a big loss but inconvenient all the same.

Luckily, they'd insured the business straight away and it was all sorted with a quick phone call. Peter says, "We didn't know any of the brands here. We asked around about who to insure with and our friends said State. It was a famous name and a good family friend was a broker at the time who said 'go with them'"

But it was a Saturday night that became the biggest test of all – the Reddys had been out shopping and came home to see water gushing out of the garage from a burst pipe that had flooded the house severely.

"I called State straight away and they said you can't live there, turn off the mains and take the family straight to a motel. The adjustor was there straight away and said 'we'll sort it out' and they did. There were no hassles, nothing was a problem," said Peter.

Peter, Padmini and the kids are getting ready for a well-deserved holiday. They've sold the business and are off to put their feet up for a while visiting grandparents and the sunny beaches of Durban. We say enjoy your break and we look forward to helping you out next time.

That's what we try to do every day for our customers.

We've been insuring extraordinary customers like the Reddys for the last 100 years and we've got a pretty good idea of what you might need.

It's all in a day's work. Maybe not today, but we'll be here the day you need us.



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### Protect your business: we know how

If you are retailers like Peter and Padmini you'll want to protect your business assets such as buildings, fixtures and fittings, machinery and stock. But you might also want to think about protecting yourself further with other covers such as business interruption, liability, income protection and business vehicles.

We've been insuring thousands of Kiwi retailers for over 100 years, and have a dedicated team of specialists to help you know what you need, before you need it.

Talk to one of our business insurance specialists for a quote.