OTHER INSURABLE RISKS



The following types of insurance are able to be purchased by you through City Rural Insurance Brokers Pty Ltd. This list does not include all types of policies available in the various insurance markets and is only intended to be a brief summary of covers available to assist in your assessment of whether such insurance protection may be needed. Please contact your Account Manager if you would like any additional information about any of these classes of insurance.

Property

Aviation Bonds Builders Warranty / Indemnity **Business Interruption Business Property & Contents Contract Works** Crop Cyber Insurance Electronic Equipment Breakdown Machinery Breakdown Farm **General Property** Home Business Glass Industrial Special Risks Landlords Strata Plan / Community Plan

Liability

Association Liability Cancellation & Abandonment Credit Insurance Directors & Officers Entertainment & Events Internet Liability Management Liability Medical Indemnity Medical Malpractice Professional Indemnity Product Recall Public & Products Liability Tax Audit

Personal

Corporate Travel Domestic Workers Compensation Personal Accident & Sickness Private Travel Voluntary Workers Personal Accident Workers Compensation Residential Strata Home & Contents Landlords Private Motor Vehicle Boats

Marine

Carriers Liability Goods in Transit – Import/Export Goods in Transit – within Australia Marine Hull (Commercial) Private Pleasure Craft Shipbuilders Warranty

Motor Vehicle

Caravan & Trailer Commercial Motor Vehicle Mobile Plant & Equipment Private Motor Vehicle Trucks & Heavy Haulage

Not all these covers may apply to your particular circumstances. However, as a business is continually changing, we suggest that this list be reviewed regularly to ensure that your current insurance program is still satisfactory in meeting your needs.

Additionally, should a particular exposure exist which is neither included in your current insurance program, nor listed above, we would be pleased to investigate that availability of protection against such exposure.

To Professionally Support our clients when setting up their cover and also in their time of need, we have a wide range of services available to you. Many of these are at no additional cost. The benefits of using them will be worth the call to us.



As a client you have access to the following services through us:



Policy Comparison:

We want you to make an informed choice between insurance company products.

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Building Sum Insured Calculator:

To prevent the underinsurance clause affecting your claim settlement.



Business Interruption Calculator:

Getting your Sum Insured right can mean the business will keep going after a claim.



Contract Reviews:

Have you signed a contract that will void any of your insurance policies? This free service will tell you what changes should be made to reduce your exposure.



Employsure HR Advice:

As our Client, you get complimentary HR advice from Employsure.



Claims Advice:

We are here for YOU providing advice and support all the way through your claim.

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Document Templates:

Templates you can use when communicating to other parties – ie. Letter of Demand.



Compass Claims:

When you've been in a not at fault accident and need to get around but don't have a spare car. Costs recovered from the other party!



Valuation Contacts:

Not sure what value to insure an item or collection, we have contacts that can provide this to you.



Life Insurance Products:

Protection for your family and business should something happen to you.



Warranty & Indemnity Insurance:

Covering the contractual guarantees and warranties when selling or buying a business.



Well Covered:

Information about business operations and trends.







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