

This document serves to provide an overview of other general insurance products that we offer that may be relevant to you or your business, with the common title and description of the coverage provided by the product. If you believe that one or more of the below products may be relevant to you, or to your business, please contact your insurance broker. Please check your invoice Schedule and the following list to ensure you are comfortable with the extent of your current coverage and the risk or insurance not insured. The below list is not all the policies or risk to which businesses are exposed but if you wish to have more information on any of the below list or any class of insurance or risk not on this list, please contact us.

CLASS	DESCRIPTION
Burglary	Theft of property following forcible and violent entry to premises.
Contract Works	Loss or damage to the project during construction.
Contractors' Plant & Machinery	Loss or damage to unregistered mobile plant, drilling rigs and the like.
Corporate Travel	Costs following accident or illness whilst travelling.
Crop	Fire or hail damage to cash crops.
Electronic Equipment	Material damage and loss of data following breakdown or malfunction.
Fire and Perils	Damage to fixed assets caused by a range of nominated risks.
General Property	Cover for loss / damage to portable business equipment.
Glass	Damage to fixed glass.
Householders	Loss or damage to residential premises and their contents.
Industrial Special Risks	Fire, Perils & Accidental Damage to fixed assets. (For larger asset values)
Landlords	Loss / damage to residential investment properties.
Livestock and Bloodstock	Loss following death or loss of use of valuable animals.
Machinery Breakdown	Cost to repair following breakdown of plant and equipment.
Marine Cargo / Transit	Damage to goods while in transit.
Marine Hull	Damage to private and commercial vessels and related equipment.
Motor / Car	Loss or damage to registered vehicles.
Personal Valuables	Loss or damage to jewellery, works of art and other valuables.
Accounts Receivable	Loss due to irrecoverable debts following destruction or theft of debtors' records.
Advance Consequential Loss	Loss of future earnings and increased expenses following delayed completion of a project caused by loss or damage.
Business Interruption	Loss of income and increased expenses due to damage to fixed assets.
Cancellation and Abandonment	Cover for loss of income and additional expenses incurred due to occurrences such as adverse weather conditions or non-appearance of performers for many reasons, including death or illness.
Computer Breakdown	Loss of income and increased expenses following mechanical and electronic breakdown of computer equipment.
Credit Insurance	This provides protection for insured debts following insolvency of a debtor and can be tailored to cover any single or group of specific debtors or a blanket cover over all debtors.

Fidelity Guarantee	Losses due to the dishonesty of employees.
Intellectual Property	Legal expenses incurred to defend patent, trademark, copyright etc.
Machinery Breakdown	Loss of income and expenses following breakdown of key plant and equipment.
Marine Profits	Loss of income and increased expenses following marine transit material damage claims.
Money	Loss or damage to cash, cheques, negotiable instruments.
Audit & Investigation	Expenses due to unexpected audits required by any statutory body, including Australian Tax Office.
Association Liability	This provides indemnity to those who hold positions on management committees, incorporated organisation boards etc against negligent acts, errors or omissions.
Defamation	Damages following libel and slander.
Directors & Officers Liability	Damages following a wrongful act committed by the directors or officers of a company.
Employment Practices Liability	Liability for employment related issues such as wrongful dismissal, sexual harassment, and discrimination.
Professional Indemnity	Liability for the provision of professional services or advice given to clients.
Marine Liability	Bodily injury and property damage arising from: Operation of vessels, carriers liability, ship-repair activities, charterers liability, container liability, stevedore liability
Motor – CTP / Greenslip	Bodily injury arising from registered vehicles (separate insurance not applicable in WA or ACT).
Public & Products Liability	Bodily injury and property damage arising from business activities and from products manufactured, imported or sold.
Workers' Compensation	Providing cover for employers' liability for injury to employees, Act benefits and at Common Law.
Group Life Cover	Provides a group of people with cover for death or disability at much lower rates a than can be provided individually.
Key Man	Financial loss following death or disablement of key personnel.
Major Trauma Cover	Provides lump sum of money following diagnosis of specified major personal health conditions.
Partnership and Shareholder Protection	Provides a package designed to protect the surviving shareholders in the event of the death or disability of a principal.
Personal Accident & Illness	Death or disability following an accident or illness(cancellable contract).
Income Protection	Provides cover in the event a person is unable to follow their chosen occupation. (a non-cancellable contract).
Salary Continuance	This provides cover for continuation of employees' salaries after sick leave has been exhausted.
Travel and Expatriate Cover	Medical and repatriation expenses following injury or illness while travelling or working overseas.



The advice provided in this document is general advice only and does not take into account your individual objectives, financial situation or needs (“your personal circumstances”). Before using this advice to decide whether to purchase the insurance policy, you should consider your personal circumstances and the relevant Product Disclosure Statement.