

NATIONAL  
STRENGTH  
LOCAL  
INSIGHT  
PERSONAL  
TOUCH

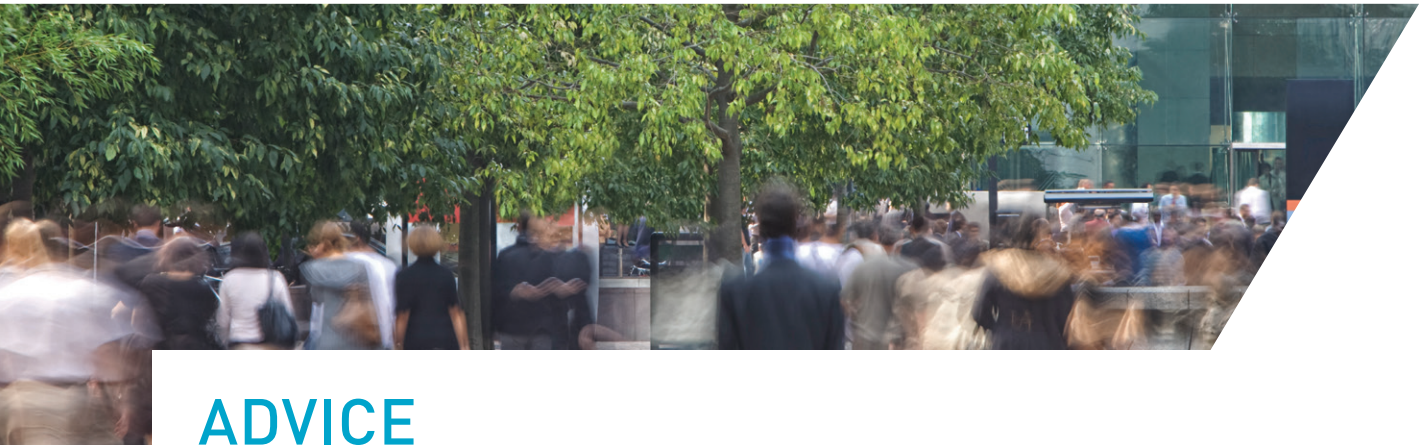


## ABOUT INSURANCE ADVISERNET

Insurance Advisernet Australia was founded in 1996 and Insurance Advisernet New Zealand in 2006. Today we're one of the largest and most respected general insurance businesses in Australia and New Zealand, with an ever growing network of over 200 authorised insurance advice practices.

We're also part of the ASX-listed AUB Group (Austbrokers), with more than 450,000 clients and \$4.5 billion in gross written premiums. This brings us unrivalled strength and buying power for our clients, spanning every major insurer in Australasia as well as direct access to major overseas insurers.

Insurance Advisernet were the 2018 industry winners for Authorised Representative Network of the Year. Insurance Advisernet were awarded these by ANZIIF and Insurance Business Australia.



## ADVICE YOU CAN TRUST

Trust sits at the heart of any successful relationship. It's the cornerstone on which Insurance Advisernet is built. For two decades Insurance Advisernet has grown through an unwavering trust from business owners across Australia and New Zealand; that we'll always be transparent, do what we say we'll do, and go further to understand your risk profile and ensure your insurance needs are accurately and objectively met. This trust has seen us become one of Australasia's leading general insurance broker dealer groups by delivering the very best advice, the most efficient systems and the right insurance solutions for every individual client. It's a trust we never take lightly or for granted. And one we look forward to sharing with you.



# THE NUMBERS INSURANCE ADVISERNET



FOUNDED IN

1996

OVER

770  STAFF

OVER  
140,000  
POLICIES



OVER  
75,000  
CLIENTS



200  
AUTHORISED  
INSURANCE ADVICE  
PRACTICES



IN AUSTRALIA & NEW ZEALAND



# WHY CHOOSE INSURANCE ADVISERNET

Every year more and more businesses entrust their risk management requirements to Insurance Advisernet and enjoy considerable benefits in doing so. By choosing an authorised Insurance Advisernet representative, you will too.



## *Advice*

Great advice is based on great understanding and relationships. It's why adopting a risk management approach and assessing your unique risk profile is essential to ensuring the right policies are always in place. It's what sets us apart.



## *Trust*

Trust is the cornerstone on which our business is built. It means we do what we say we'll do. Use our expertise to put your needs first and foremost. And are always transparent about the advice we provide and why we provide it.



## The four pillars of Insurance Advisernet

We believe in delivering you the very best advice, the most efficient systems and the right insurance solutions, all built upon our four core business pillars: Trust, Advice, Choice & Value.



### *Value*

Price is always important. But value goes much further. It's the sum total of the depth of our relationships, the quality of our advice, the breadth of our offering and the efficiency of our systems - all bolstered by our unrivalled buying power as one of the leading general insurance broker dealer groups. Ultimately though, our key value to you is as your advocate in the event of a claim.



### *Choice*

Insurance is no time for compromise. It's vital to have access to a wide range of insurance options so, once identified, your needs can be effectively met. It's why we have active relationships with more than 100 major insurers.



## WHY USE AN ADVISER?

Like all professionals, insurance advisers have specialist technical knowledge, with this translating into an understanding of both the operational risks to your business and the cover provided by a specific policy wording. This is why having an insurance expert assist in establishing your insurance programme is so important. A segment of the insurance industry is going through a period of transition, with many insurer's actively seeking to engage with potential commercial customers directly, rather than through the established referral channel. This transition will be to the detriment of the customer as those who choose this path will no longer be assisted in their insurance purchasing decision by a qualified adviser, resulting in the potential for greater risk.

## OUR PARTNERS

The strength of Insurance Advisernet goes far beyond the walls of our own business. It's also about the quality partnerships we build and nurture every day, from our ongoing relationship with the highly respected AUB Group, to the insurers we choose to work with and our ongoing involvement with key industry associations.



Macquarie  
Pacific  
Funding





# HOW CAN WE HELP YOU?

Risk is an inherent part of any business operation. However the specific type and level of risks can vary greatly, based on many factors. This is why we'll work closely with you to provide the ideal mix of solutions and strategies you need to survive the consequence of ever-changing risks in today's business environment.



## BUILDERS' WARRANTY

A licensed builder will need builders' warranty insurance for some, or all of your residential jobs. Builders' warranty protects your customer if they lose their deposit, you don't finish the job or if it's defective, and you die, disappear or become bankrupt. The rules vary from state to state across Australia.



## BUSINESS INTERRUPTION INSURANCE

Business interruption insurance is designed to cover the shortfall in gross profits caused by the interruption to your business after a disaster or another type of insured event that forces you to close your doors for an extended period of time. It effectively returns your business to the same financial position it was in before the event occurred, allowing the quickest possible resumption of normal business.



## BUSINESS INSURANCE

Having adequate general insurance cover is one of the most fundamental parts of being in business, as it provides invaluable protection against a range of risk events - from equipment and assets to legal liability - reducing financial uncertainty and protecting your livelihood and that of your workforce. Insurance companies provide a wide variety of general business insurance policies so it's essential to get the right one for your needs.



## CONTRACT WORKS INSURANCE

You need contract works insurance in place before a peg is put into the ground. Many things can go wrong where building works are involved, whether that be at excavation or even completion stage of any project. This insurance is designed specially to provide any physical and related party liability damage as well as loss of building materials, fire and malicious damage.



## CYBER INSURANCE

As digital technology has become more and more inseparable from the operations of most businesses, having cyber insurance has become more and more important. As with any insurance, there are many different types and levels of cyber cover available. We'll work with you to identify the best way to manage the risks related to a data breach in your business and mitigate the potentially-crippling costs that could result from such a breach.



## DIRECTORS & OFFICERS / MANAGEMENT LIABILITY INSURANCE

If you have a small to medium sized private company, you could be protected by a policy that covers claims from a wide range of management liabilities, such as; directors and officers liability, company reimbursement, company liability and employment practice liability.



## HOME INSURANCE

If you run your business predominantly from home it's important to be aware your existing home and contents insurance may not cover your business activities or equipment in the event you need to make a claim. It's an excellent idea to discuss your current arrangements with your Insurance Advisernet representative to ensure you're not unnecessarily exposed.



## LIABILITY INSURANCE

Despite a business' best intentions sometimes accidents still happen. Product liability insurance protects against claims of personal injury or third party property damage caused by products that have been manufactured, sold or supplied by your business. In particular it can help to cover the potentially significant costs associated with legal and court costs.



## MARINE & HULL INSURANCE

Marine insurance is designed to provide peace of mind, whether you have a pleasure craft that requires insurance or if you are moving cargo across water, land or air. Marine transit covers provides point to point coverage between your premises and those of your customers.



## MOTOR INSURANCE / COMMERCIAL / HEAVY MOTOR INSURANCE

One of the more common types of business cover, motor/vehicle insurance protects your business fleet against costs arising from theft and accidents. Your policy can be tailored to include a range of commercial vehicles from cars and motorbikes to vans, trucks and even buses and heavy motor vehicles.



## PLANT & EQUIPMENT INSURANCE

If you have mobile plant and equipment, we can arrange to ensure this plant and equipment is properly insured to protect both the equipment but importantly also the liabilities associated with its use. This product is designed to cover the smallest earthmoving machine through to the largest fixed or mobile crane as examples.





## PROFESSIONAL INDEMNITY

You always endeavour to provide the very best services and advice you can. Regardless, the threat of claims and litigation is very real in 21st century Australian business and can potentially bankrupt a business. This is why if your business provides any kind of professional services and/or advice, you should strongly consider having professional indemnity insurance. A highly specialised type of insurance, it protects you and your business against customer claims of alleged negligence or a breach of duty arising from an action or error made in the provision of your professional services.



## PROPERTY INSURANCE

A must if you have one or more business premises, property insurance provides financial protection in the event they are damaged or destroyed in a one-off event. By ensuring the structures you rely on are adequately covered, the financial cost of recovering and/or rebuilding won't put you out of business.



## STRATA INSURANCE

Strata insurance provides peace of mind to body corporates by insuring common property and contents under the management of the strata or body corporate association.



## WORKERS' COMPENSATION

Workers' compensation is compulsory for all Australian employers. It provides protection to workers if they suffer a work-related injury or illness. Any business that employs or hires workers on a full-time, part-time or casual basis, under an oral or written contract of service or apprenticeship, must have workers' compensation insurance that covers their workforce. State and territory governments regulate the workers' compensation scheme in their state and, as such, the schemes are often administered in different ways.

Visit [www.insuranceadviser.net](http://www.insuranceadviser.net) to find a local Adviser near you.



# CLAIMS ADVOCACY

Being there for our clients at the time of a claim is probably the most important role your Insurance Advisernet Adviser can play. At times the claims process can be long and complex, but at Insurance Advisernet we work closely with our clients and insurer partners to make this process as simple and efficient as possible for you - ensuring you are back in business or on the road sooner!

At Insurance Advisernet, your adviser is there to guide our clients through the claims process. From lodgement of the claim, monitoring progress and negotiating with our insurer partners to ensure the best possible outcome for our clients.

Ultimately our key value to you is as your advocate in the event of a claim.

## Our Claims Management Philosophy:

- ✓ Act fairly in the interests of our clients in the event of a claim
- ✓ Assist our clients in the claims lodgement process through to finalisation of the claim
- ✓ Assist our clients to understand overly complex policy interpretations
- ✓ Assist our clients to reduce the cost and the number of claims through effective risk management strategies
- ✓ Provide 24hr emergency claims assistance where required

## In the event of a claim, we will:

- ✓ Assist our clients in lodging claims and maintain communication every step of the way
- ✓ Advocate and negotiate with insurers on behalf of our clients to ensure they receive their full entitlements
- ✓ Arrange for a loss assessor to be appointed where required
- ✓ Arrange expert consultants including legal and accounting services where needed
- ✓ Arrange access to Risk Management services to assist in prevention or mitigation against future loss



1300 831 094

At Insurance Advisernet we also understand that not all incidents occur during normal business hours, that's why we have established **Insurance Advisernet 24/7 Emergency Claims Response**. This ensures that our clients always have assistance on hand no matter what time of day.



IA APP



**WEATHER ALERT  
SERVICE**



## 5 STAR BEST PRACTICE

Insurance Advisernet is committed to providing our clients with advice on insurance best practice in key risk areas.

Our 5 Star system can provide you with a snapshot of how you are performing against industry best practice in respect to risk management, compliance and mitigation. The Insurance Advisernet 5 Star Survey & Report provides our clients with a rating on their existing procedures as well as providing guidelines on how to upgrade to best practice.

Your Insurance Advisernet Adviser has the technology that allows them to collect the necessary information, complete the survey and produce a tailored report for each client.

**5 Star Benchmarking is currently available for the following types of Insurance Risk:**

**5<sup>★</sup> PROPERTY  
BEST PRACTICE**

**5<sup>★</sup> CYBER  
BEST PRACTICE**

**5<sup>★</sup> WHS  
BEST PRACTICE**

To compliment and expand on our 5 Star Benchmarking Services, Insurance Advisernet has developed a hand-picked team of risk management experts. They have been brought together with the backing of Insurance Advisernet to service the needs of our customers.

## IA CLIENT PORTAL



*Manage your insurance, your way*

At Insurance Advisernet we value our relationship with our clients more than anything but sometimes we know it's nice to be able to do things in your own time. That's why we've created an easy-to-use online portal that's available 24/7 from your mobile or desktop.

You can use it in a range of ways:

- ✓ Generate and download a confirmation of insurance certificate
- ✓ View all up-to-date insurance summaries - see what policies are in place and view summaries of cover
- ✓ Report an incident that might need a claim - get the conversation started if you think you might have a claim and provide some info to your adviser.

Access is easy, you can log in via IA's website, your Advisers' website or directly from the Insurance Advisernet App.

Access via [ialinks.net/IAPortal](https://ialinks.net/IAPortal)



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