

EXPERIENCE THE INSURANCE ADVISERNET AUSTRALIA DIFFERENCE

When it comes to finding an insurance broker, do you look for the widest choice of cover, the best value for money or an adviser that really understands your specific needs? Usually finding more than one of these qualities is rare. But IAA is in the unique position of offering you all three.

Our Commitment to You

As your appointed General Insurance Broker, we will:

- Conduct an analysis of your risk/needs and recommend the most appropriate covers to protect your assets and liabilities
- Recommend the appropriate insurer to match the risk
- Only recommend financially secure and stable insurers
- Provide alternatives on your risk retention through various excess options
- Allow you to pay premiums in monthly instalments
- Provide prompt and timely servicing of your accounts to ensure you are adequately informed of issues that may affect your business.

In the event of a claim, we will:

- Provide you with the insurers claim form if needed
- Arrange for the loss assessor to be appointed if applicable
- Advise on the completion of the claim form
- Provide advice to ensure you have received your full entitlements.

As one of Australia's biggest General Insurance Brokers, our knowledge of the insurance industry is second to none. Our experience in handling insurance for many thousands of customers enables us to provide the best and most current advice.

In other words, at IAA, we're committed to making insurance work for you.



For a free assessment call 1300 769 163

For more information on all our products and services,
visit insuranceadviser.net/drlodes

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Insurance Advisernet Australia Pty Ltd (IAA) is a registered General Insurance Broker and a principal member of the National Insurance Brokers Association.

ABN 15 003 886 687
AFSL No. 240549



This insurance product is issued and underwritten by Allianz Australia Insurance Ltd. ABN 15 000 122 850.
AFSL No. 234708



Insurance Advisernet is the appointed Insurance Broker for the Finance Brokers Association of Australia (FBAA)

We respect your privacy. If you do not wish to receive further material from IAA, please call us on 1300 659 372.



PROFESSIONAL INDEMNITY INSURANCE

YOU MAY BE INSURED, BUT ARE YOU COVERED?

As every Finance Broker knows, Professional Indemnity (PI) Insurance is an essential part of doing professional business in today's world. However, most PI policies on the market are generic in nature, i.e. they are structured to cater for most professional occupations - not so with Finance Brokers PI Plus!

Our exclusive policy has been specifically designed & continually upgraded over the years to meet the particular & unique needs of the Finance & Mortgage Broking industry - indeed, we have been the appointed Insurance Brokers to the Finance Brokers Association of Australia (FBAA) since 2000.

The pluses of FINANCE BROKERS PI Plus:

- A policy that's as broad as it is flexible. Write the type of loan you want to the size you require. PI Plus cover lets you get on with business.
- Tailored to your needs. Choose only the cover you require. You can even add additional covers, not usually available with professional indemnity for finance brokers, such as insurance agents cover and mortgage managers cover.
- Discounted premiums. As a member of the FBAA, you'll enjoy generous discounts on our already value for money policies. Plus, you choose how you pay, monthly or annually.
- Personalised service. Your own Dedicated Insurance Adviser will learn your particular business needs and can be contacted directly.
- Simple application process - specifically designed proposal form takes minutes to complete & automated policy renewals for most businesses.
- Personalised claim service - the person that arranges the policy for you will also be the one that personally assists you on any claim you may need to make.
- Premiums start from a **very low \$650** (plus charges) for a **\$2M** limit of cover.
- Ancillary policies also available, i.e. Public Liability, Office Equipment & Management Liability.

FINANCE BROKERS PI PLUS

WHAT'S COVERED	WHAT THIS MEANS TO YOU
Broad based industry specific wording	Covering claims against you arising from an alleged wrongful act in the course of you providing professional services.
Cyber attack/ privacy notification expenses	Automatic cover of \$50,000 any one claim regardless of whether any allegation of negligence is made against you.
Consultants, sub-contractors/ authorised credit reps	These are automatically included as co-insureds on your policy rather than having to arrange separate policies for each of them.
Financial industry complaints service awards	Automatic cover for any award (up to \$310,000) handed down against you by any ASIC recognised external disputes resolution (EDR) scheme.
Fines & Penalties	Statutory fines & penalties imposed by any regulatory authority are covered up to \$100,000 any one claim.
Fraud & dishonesty	Claims arising from the fraudulent and/or dishonest acts of any of your employees, consultants, sub-contractors/or authorised credit reps.
Fidelity	Theft of your business' money (or money for which your business is legally responsible) by your own employees, up to a limit of \$50,000.
Run-Off Cover	The policy will automatically continue to provide cover for 7 years FREE OF CHARGE after you sell your business and/or cease trading.

Make an appointment for your free, no obligation assessment today. Call 1300 769 163

This brochure and the above descriptions of cover are summaries only. please refer to the policy wording for a full list of terms, conditions and exclusions.