

Business Package Insurance

We offer a range of insurance products and risk management solutions developed in response to the demands and expectations of the business sector, from minor risks to major exposures.

Our emphasis is on providing:

- professional insurance services
- comprehensive insurance programs tailored to your individual needs
- responsive and proactive claims service
- an extremely competitive price structure.

Our in-depth understanding of business insurance comes from extensive experience in the worldwide market since 1990. Over the years we have earned a reputation for integrity, creative solutions and outstanding service. For you that means real benefits, personal attention and fast claim settlements.

We can structure an insurance program that covers any or all of the following risks:

Fire and perils

Covers destruction of, or damage to, your buildings and contents as a result of fire and other perils such as lightning, explosion, malicious damage, earthquakes, storm and water damage.

Business interruption

Covers losses through interruption to business because of damage to your property by fire or other insured perils. By maintaining cash flow, the policy ensures ongoing expenses are met and anticipated net profit is realised.

Burglary and/or theft

Covers loss of, or damage to, stock and goods held in trust and all contents for which you are responsible, following theft involving violent and forcible entry to the premises.

Loss of money

Covers cash and items such as postal orders, cheques and stamps stolen from your business premises or while in transit.

Glass

Covers accidental breakage of glass and provides a number of additional benefits.

Public liability

Covers your liability for claims by members of the public who suffer injury or damage to property while on your premises, or while you are working at their premises.

Products liability

Covers your liability for claims by anyone who suffers injury or damage due to goods you sell, supply or deliver, including while being repaired or serviced.

Engineering equipment

Covers your equipment against such risks as breakdown and explosion.

General property

Covers damage to insured property caused by defined events and provides an optional benefit for fire. You can choose cover for accidental damage or cover restricted to flood or collision and/or overturning of the conveying vehicle.

Goods in transit

Covers against loss or damage to your property while in transit. The policy can apply within Australia or on a worldwide basis.

Personal accident, illness or disability

Covers loss of income resulting from your inability to work due to accident or illness. Note that unless you operate as a proprietary limited company, you personally will not be covered by worker's compensation.

Let us work with you to develop an insurance program tailored to your specific requirements.



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General advice warning

This document has been provided without taking into account your objectives, financial situation or needs. You must therefore assess whether it is appropriate, in light of your own individual circumstances, to act upon the information. The document is a summary of the insurance, so please refer to the policy and our product disclosure statement for full details prior to making any decision to acquire this product. Insurance cover will not begin until your application has been accepted and the premium paid.