

# Worker's Compensation Insurance

We offer a range of insurance products and risk management services 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 worker's compensation 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.

## Complete range of services

Worker's compensation insurance is compulsory in each state of Australia and every employer must hold a worker's compensation policy with a licensed insurer or Workcover.

We can provide ongoing maintenance and support of your worker's compensation insurance, with expert service in the following areas:

- Review of the policy, rate and classifications with a focus on reductions to premiums
- Support with documentation, including wages declarations and claim forms
- Monitoring the cost of claims
- Updates in relation to changes in legislation
- Arranging meetings with insurers
- Advice in implementing risk management procedures
- Initial advice on claims and support with managing difficult claims
- Assistance with the premium discount scheme
- General advice and support.

Specialist advice and assistance is also available for:

- The development of OH&S and risk management strategies
- Education and training for your staff.

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

As well as worker's compensation insurance, we can provide cover for any or all of the following: equine and livestock, photographic equipment, musical instruments, bathing boxes, town planners, business package, credit, employment practices, liability, motor vehicles, property, home and contents, travel, construction and builders warranty, directors and officers liability, industrial special risks, marine, personal accident, professional indemnity, energy, and promotional.



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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.