

WE'LL SHIFT THE

RISK

SO THAT YOU DON'T CARRY THE LOAD...

WE HELP PROTECT YOUR LIFE'S WORK

 **austbrokers**
Countrywide

A PERFECT BALANCE OF INDIVIDUAL COMMITMENT AND NATIONAL PERFORMANCE

Insurance is complex, therefore having access to the right technical advice and expertise, as well as market leading products, is vital.

Austbrokers Countrywide is a leading provider of insurance and financial solutions, delivering premium products and service excellence through a team of experts who are able to provide guidance and skilled support on a broad range of areas.

We focus on servicing our clients across Australia, with a particular emphasis on tailoring solutions to meet the needs of small-to-medium businesses.

Our personalised level of service, specialisation and local knowledge has proven to be invaluable to our clients, which is evidenced by the long term relationships we have established and continue to grow.

AUSBROKERS COUNTRYWIDE DELIVERS VALUE TO OUR CUSTOMERS THROUGH OUR DEDICATED AND LOYAL STAFF, WHO CONTINUALLY IMPROVE THEIR INDUSTRY KNOWLEDGE. THIS ENABLES THE TEAM TO ACHIEVE EXCELLENCE IN SERVICING THE NEEDS OF CLIENTS AND TO REFLECT THE HIGH PERFORMANCE EXPECTATIONS OF THE BUSINESS.

PROTECTING YOUR

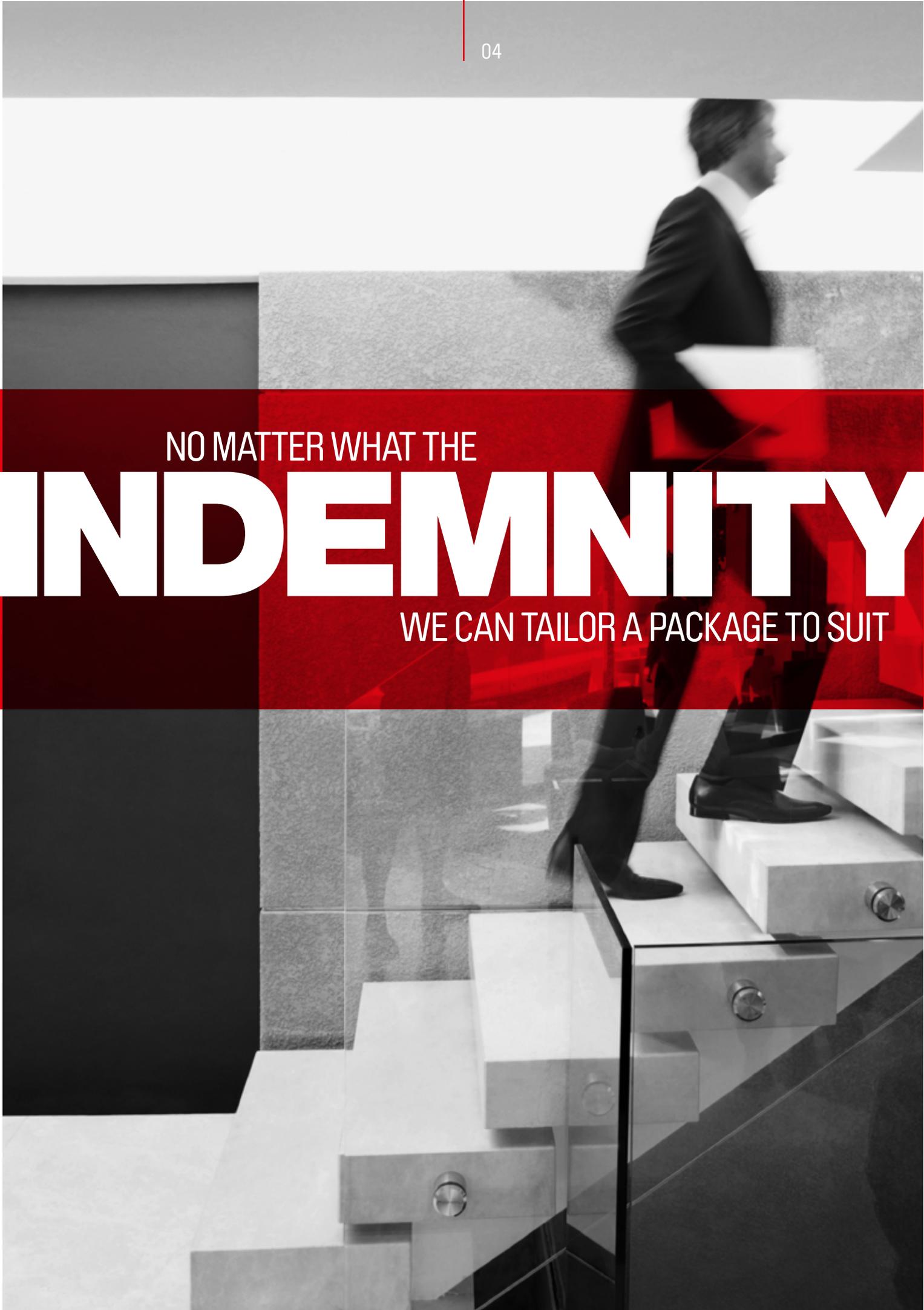
FUTURE

JUST IN CASE...

NO MATTER WHAT THE

INDEMNITY

WE CAN TAILOR A PACKAGE TO SUIT



COUNT THE COST AND YOU'LL FIND THAT INSURANCE COUNTS

BUSINESS INSURANCE

Building up your business into what it is today has probably taken many years, involved lots of hard work and no doubt quite a few risks along the way.

You certainly wouldn't want to jeopardise your business in any way. However, you could be doing just that if you have not taken adequate steps to secure its future operation.

Austbrokers Countrywide provides access to a wide range of insurance covers specifically tailored to your business to ensure that it is always protected. Don't take the risk of not being covered.

BY UNDERSTANDING THE SPECIFIC NEEDS OF BUSINESSES AND BY OFFERING A TAILORED APPROACH TO INSURANCE, AUSTBROKERS COUNTRYWIDE PRIDES ITSELF ON REPRESENTING OUR CUSTOMERS AS A PRIORITY.

CASE STUDY.01 – UNDERINSURED FINDS HIS BUSINESS IN A PRECARIOUS LEGAL SITUATION

Austbrokers Countrywide was requested to review a company's insurance program. A no cost review was completed with the following outcomes:

The Professional Indemnity policy was grossly inadequate for the risks faced by the business and it's contractual commitments. The policy was for a \$10m limit, however, the primary risk exposures of bodily injury and property damage had been limited to only \$250,000 (this can often be hidden in the fine print). In addition the insurance policy did not comply with signed contracts they had entered into with their customers.

Countrywide approached several Insurers and packaged a far more cost effective solution. This included removal of the \$250,000 bodily injury and property damage limitation meaning the client did have full cover for this primary risk exposure. The client had a capacity to self insure certain risks and by adjusting excess levels further savings were achieved. Countrywide then delivered written reviews of the clients major contracts with suggested amendments to ensure the contractual liabilities being accepted were aligned with the insurance cover being provided enabling the client to make a considered decision about the risks they faced.

PROFESSIONAL INDEMNITY INSURANCE

Professional Indemnity Insurance protects against compensation sought if you have made mistakes or are found to have been negligent in the services that you provide. Professional indemnity insurance will cover associated legal costs.

MANAGEMENT LIABILITY OR DIRECTORS & OFFICERS LIABILITY INSURANCE

Management Liability or Directors & Officers Liability Insurance provides financial protection for directors and officers against a range of potential risks associated with the management of a business. Cover can be extended to protect against employee theft, sexual harassment and unfair dismissal. A policy can also include legal defence costs surrounding health and safety investigations as well as cover for certain statutory fines and penalties

I.T LIABILITY INSURANCE

Provides cover to I.T consultants for professional negligence and product failure claims that may occur in day-to-day business operations.

WHY DEAL WITH AUSTBROKERS COUNTRYWIDE?

Austbrokers Countrywide understands that every business is different. As with many aspects of business, there is no one-size-fits-all approach when it comes to insurance. That's why we believe that getting the right insurance solutions and reducing risk requires a tailored approach.

We have built our professional reputation on providing detailed, attentive and personal service with every client, in order to meet their individual needs.

Our primary goal is to service our clients, by saving them considerable time in sourcing the best available combination of cover for the money spent and advising accordingly. We also minimise the burdens of dealing with insurance companies in the event of a claim. ■

WE'LL LISTEN, LEARN AND THEN ASSESS TO ENSURE WE GET IT RIGHT

IN A FAMILY SITUATION, IF YOU ARE THE MAIN SALARY EARNER IN THE HOUSEHOLD, YOUR PARTNER AND CHILDREN WILL BE SIGNIFICANTLY AFFECTED BY A DISRUPTION TO YOUR INCOME. FOR THEIR SAKE, MAKE SURE YOU'RE PROPERLY PROTECTED.

PERSONAL INSURANCE

We are often told to expect the unexpected, but most of us continue through life without worrying too much about the 'what if's?' It's perfectly normal, yet have you ever stopped to think seriously about those 'what if's?'

What if you were involved in an accident and suddenly became incapacitated, or what if you developed a serious illness that immediately stopped you in your tracks?

We all like to think of ourselves as invincible; however reality can pose some life-changing risks. Whether caused by illness or an accident, disabilities are often unforeseen and can seriously impair your ability to go about life in the same way.

Whilst disabilities do not necessarily affect your enjoyment of life, they can often have an enormous financial impact on those who rely on your income, especially your immediate family.

As the financial costs of disability can be high, one of the best ways to prepare for this cost is to transfer the risk to an insurance company.

LIFE INSURANCE

Term life insurance pays a lump sum benefit on the death of the life insured. It is one of the most economical forms of protection for your family in the event of your death, and will ensure they receive a lump sum payment to cover costs and living expenses. Premiums may be tax deductible if a person is eligible for a tax deduction for their superannuation contributions.

TOTAL AND PERMANENT DISABLEMENT INSURANCE (TPD)

TPD insurance covers you for disabilities that permanently prevent you from ever working again. TPD is normally paid as a lump sum. It can also be useful for people who are not in the workforce and are unable to take out Income Protection Insurance.

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance can help you cope financially with the affect that a medical trauma, such as a stroke, cancer or other major illness or injury, can have on your life. Critical Illness Insurance is normally paid as a lump sum and can be used to pay for changes to your lifestyle or for care that you may require because of the trauma.

INCOME PROTECTION INSURANCE

Income protection insurance will pay a regular income to a person if they are disabled by a sickness or accident. It could be your most important form of insurance, especially if you are self-employed. The amount of income protection insurance you need will be determined by the salary you want to insure. The maximum benefit covered is usually 75% of gross income after business expenses. ■

CASE STUDY.02 – IT'S ALL ABOUT A TAILORED APPROACH TO GET THE RIGHT LEVEL OF COVER

Bob, an engineer, earned \$120,000 annually. He is married with 2 children, a \$200,000 mortgage, \$6,000 car loan and \$2,000 on credit cards. With the help of Austbrokers Countrwide, Bob selected \$1,000,000 Life Insurance and \$200,000 Trauma and Total & Permanent Disability Insurance, in addition to the life insurance provided under his superannuation cover. The level of cover would deal with all of the family debts and provide the family with approximately \$900,000 should Bob die.

Bob also chose to protect his income with Income Protection insurance. He chose a \$7,500 monthly benefit for his Income Protection cover (being 75% of his income, the maximum level of cover offered) with benefits paid through to age 65. Bob included an increasing claim option on his income protection policy, so if he was on claim, his monthly benefit would increase to help keep up with inflation.

Bob was aware that he needed personal insurance to protect his family and his lifestyle. However what was surprising to Bob was how important it is to access professional advice to ensure he obtained tailored protection plan that afforded maximum protection, structured in a tax effective manner combined with competitive premiums.

NOTICE: Countrywide Tolstrup Financial Services Pty Ltd ABN 92760 151 229 T/as Austbrokers Countrywide Financial Services is a Corporate Authorised Representative of Millennium3 Financial Services Pty Ltd. ABN 61 094 529 987 AFSL 244252 for advice on Financial Planning, Superannuation, Personal Risk Insurances.

ITS ALL ABOUT HAVING THE

RIGHT

COVER TO WEATHER THE STORM...





601 Canterbury Road
Surrey Hills Victoria 3127
T 03) 9835 1300
Toll free phone: 1800 245 123
F 03) 9836 9069

Austbrokers Countrywide
ABN 51 586 953 292
www.abcountrywide.com.au
www.abcpro.com.au

