

Personal Insurance

We offer a range of insurance products and risk management services developed in response to the demands and expectations of our customers, 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 personal 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.

Designed to meet your needs

Our personal insurance provides cover for loss or damage to your home and contents and also covers your liability for claims by others. It can include:

- defined events cover
- accidental damage cover
- prestige executive cover.

If you own a high-value home, your requirements are slightly different to regular home insurance, which typically covers large-scale general damage to a property but often doesn't provide adequate cover for personal items or other expensive lifestyle assets.

We can provide you with a broader, more flexible policy that covers your valued belongings.

These can include:

- DVD and computer equipment
- fine art, paintings, antiques and curios
- heritage-listed buildings
- jewellery and other personal items
- personal documents (restoration and replacement).

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

As well as personal insurance, we can provide cover for any or all of the following: equine and livestock, musical instruments, photographic equipment, 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, promotional, and worker's compensation.



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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.