

Promotional 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 promotional 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.

Promotions with a WOW factor

Have you ever wondered how a TV show can offer \$1 million in prizes every week? Or how the local school can have a car as a prize? Or how countless \$500,000 hole-in-one events can be held around the country?

We not only insure the prizes for such promotions but we can help design them. Through our creative application of contingency insurance for promotions, we have the tools to cover and leverage a prize that really grabs attention, whatever your budget.

With so many promotions, prizes and competitions on offer, it is difficult to get noticed. You can call on our expertise to develop eye-catching prizes for your events, and they come with security from Lloyd's of London, a leading provider of contingency insurance in this specialised area.

What can we do?

We can develop a creative concept for your promotion, with a prize designed to delight and appeal. Even small-budget events can offer huge prizes such as \$1 million or more in cash, a prestige car or high-value jewellery.

With our assistance, the distinctiveness of your event and its prize can be the difference between a great promotion and another passing moment.

Some examples are:

Envelope draws – a classic favourite and forever popular, with a prize of \$1 million, \$2 million or maybe even \$5 million, based on the draw of an envelope or other entry item from a barrel.

Skill events – based on correctly predicting a result, such as the AFL grand final winner, the ladder for a sporting group, the scoring of a goal at a live basketball game, or answering a number of questions correctly; the opportunities are unlimited.

Online events – a promotional prize such as a new house or gold bullion can provide people with a real incentive to share their details with you so you can build a strong marketing database; online events such as safe cracks, dice rolls and skill competitions have proven extremely effective.

Support for charities – ‘donating’ a car to the local school fundraiser or a property to Rotary is far more commercially viable when supported by contingency insurance; it's an inexpensive way to support worthy causes and promote your brand or product in a high-profile way.

The type of concept can be tailored to the product or event being promoted and we can provide a spectacular and highly desirable prize.

Cancellations

The cancellation of a corporate event, trade promotion or public company AGM can have costly consequences; likewise with major public events such as sporting or cultural attractions. If the cancellation is due to weather, a venue issue, political action, strike, violence, terrorism or act of nature, your costs can be recovered through our promotional insurance.



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A considerable number of events depend on the appearance of a singer, performer or main speaker, and their non-attendance can mean they become non-events. Cover can be acquired to provide security against the financial loss if a non-appearance was to occur, whether as the result of illness, accident, travel delay or death, or any other reason outside the organiser's control.

Merchandisers, printers (of items such as programs and posters) and other suppliers can also protect their investment through insurance. Even the marketing agency's fees can be included when calculating the level of cover.

Weather

Simple promotions such as a retailer offering shoppers 'a full refund if there's four millimetres of rain on Christmas Day' are simple but effective; however, adverse weather conditions are usually costly for promoters, merchandisers and event organisers.

Too much rain, for example, can hurt attendance at a sporting spectacle such as the Grand Prix, resulting in lower ticket and merchandise sales, disappointed sponsors and less revenue from catering. Promotional insurance can provide cover against such losses.

Celebrity death or disgrace

Companies often invest heavily in marketing campaigns involving a celebrity or other high-profile identity. If the 'star' dies or is disgraced, the impact can be costly. Promotional insurance is an inexpensive way to protect your investment and perhaps your brand. You can be covered for a wide range of costs, including agency fees involved in developing and implementing a replacement campaign.

Bonuses

Sporting organisations often have cash bonuses written into the contracts of their sponsors and players. These bonuses can be attained for achievements such as winning matches, collecting particular awards such as 'most valuable player', or reaching specific numerical targets

Such bonuses can be considerable but can be covered by contract bonus insurance to ease the financial burden arising from any successes.

There is also a recent trend for media contracts and even some merchandising contracts to incorporate 'win bonus' fees. Taking out contingency insurance can be a commercially sound option.

Our recommendation is: don't risk it, insure it.

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

As well as promotional 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, credit insurance, personal accident, professional indemnity, energy, marine, and worker's compensation.

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General advice warning

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