



Luck is not an insurance policy.

General Insurance
cover for your Business
and Personal Assets.



ABPhillips
Insurance and Risk Minimisation

**Really
Covered.**

www.abphillips.com.au

1300 242 136



**Know
you're in
good hands.**





Business and personal asset insurance experts.

At AB Phillips, we use our decades of expertise as insurance brokers to help protect you and your business against risk. With over 100 staff, Nationwide coverage and backed by the ASX200 listed AUB Group, we use our buying power to create fit-for-purpose policies and use our experience to give you the right advice, making sure you're really covered.

Making sure you're Really Covered.

When you insure through AB Phillips, it's about more than just ticking some boxes on the types of insurance you should have. To make sure you're really covered, we ask a lot of questions to ensure we understand in detail what you do and how we can best provide advice to help minimise your risk. We also work with you to find gaps in your insurance and where you are paying for something you don't need.

In addition, we negotiate with the underwriters and can get you access to types of coverage you might not be able to find elsewhere. Part of ensuring you're really covered also means that when it's time to make a claim – we handle it all for you from start to finish.

Managing your claims for you.

To ensure we give you the best claims experience, we offer online claims lodgment that means you can lodge anytime day or night at the click of a button. Our experienced claims team then manage your claim from beginning to end, keeping you updated every step of the way. We also diligently advocate on your behalf, making sure you get everything you're entitled to in a prompt and efficient manner.



Covered for business fundamentals.

There are a set of fundamental types of insurance cover that every business needs. The smart solution is to bundle them together. It not only reduces your paperwork and saves you time, it also has the potential to save you money.

Property – Buildings & Contents

When buildings, contents or stock are lost or damaged in the event of fire, lightning, storm, other natural weather perils, impact, as well as malicious and/or accidental damage, this covers reinstatement and/or replacement for the property.

Professional Indemnity

Provides financial protection for your business related to claims made against you in the course of carrying out professional services.



Burglary

Covers loss of goods as a result of forcible entry into your building.

Public Liability

Covers you and your business against the financial risk of being found liable to a third party for death or injury, loss or damage of property resulting from your negligence happening in connection with your business that you have become legally liable.

Workers Compensation

As an employer, you're required to have worker's compensation insurance for all your employees. It provides protection for workers who suffer work-related injuries.

Really covered for all major business risks.

Many businesses make the mistake of thinking they can get by with just the fundamental coverage, without considering the long-term implications of a wide range of potential issues. In order to be really covered though, there are a number of major types of coverage you need to consider.

Cyber Crime insurance

Cyber Liability covers your business in the case of a cyber-attack. Any business that stores sensitive data on an electronic device should protect themselves from this exposure.

Commercial Motor

Covers Motor Vehicles for own damage and third party property damage and can include vehicles such as: buses, vans, utes, cars and scooters.

Machinery Breakdown

Covers mechanical or electrical breakdown of insured equipment or computers.

Business Interruption

If your business is interrupted and cannot trade due to an insurable event, this cover is designed to protect the business financially.

Management Liability

As a director or officer of a business, you are liable for any wrongful act committed while performing your duties. Management Liability provides cover to your business against a range of employment related claims such as wrongful dismissal, misrepresentation, wrongful failure to employ or promote.





Really covered for personal.

Your home, your car and all your personal assets add up to more than just material things. They are the objects you use to experience your quality of life. When it comes to protecting them, it's important to choose a quality insurance cover that does what you need it to do.

Motor Vehicle

Making sure you have the right cover for your car or trailer means that if you ever need to make a claim you have peace of mind that if your vehicle (or somebody else's) is damaged due to an accident or other insurable event, your repairs are covered.

Caravan

Ensuring good cover for your caravan promotes peace of mind when it comes to theft or damage. Insurance coverage varies significantly, therefore knowing your options assist in the most appropriate cover selection for you.

Landlords Insurance

No one will take care of your asset as well as you. Ensure you protect your asset and its contents from damage when lending it to someone else. You can even choose to protect your income from rent default. It's all part of our expert advice when talking to us.

Home & Contents

It's all in the fine print. Bundling your Home & Contents insurance is a clever way to ensure you deal with one insurer and pay for one policy, bringing the cost of insurance down. Choosing the cover that's right for you will ensure that any damage to your home or your possessions are covered and can be reimbursed.

Boat

Own a sail boat, wooden board, yacht, jet ski or classic boat? Our Insurance policies can provide additional benefits unable to be obtained elsewhere.

Speak to one of
our insurance
experts today
and get
Really Covered.

P 1300 242 136

E insurance@abphillips.com.au

W www.abphillips.com.au



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