

## RISK REVIEW SUMMARY

The following list includes the major risks that can be insured. Inclusion of a particular policy type on this list does not imply that such cover is readily available, nor is the list intended to reflect all exposures or risks.

### LIABILITY

- PUBLIC LIABILITY
- PRODUCT LIABILITY
- MEDICAL MALPRACTICE

### PROPERTY INSURANCE

- BURGLARY/THEFT
- FIRE & PERILS
- GLASS
- MONEY
- GENERAL PROPERTY  
(Portable Property)
- FLOOD
- ELECTRICAL EQUIPMENT
  - Data Restoration Costs
  - Computer Consequential Loss
  - Electrical Equipment Breakdown

### BUSINESS INTERRUPTION

(usually available as part of a Property Insurance package)

- GROSS INCOME
- CLAIMS PREPARATION COST
- INCREASED COST OF WORKING

### MOTOR VEHICLE

#### Options

- COMPREHENSIVE
- THIRD PARTY, FIRE & THEFT
- THIRD PARTY
- CTP GREENSLIP

### FIDELITY (THEFT BY AN EMPLOYEE)

- EMBEZZLEMENT
- COMPUTER FRAUD
- EMPLOYEE DISHONESTY

### ASSOCIATION/MANAGEMENT LIABILITY Options

- DIRECTORS & OFFICERS LIABILITY
- COMPANY REIMBURSEMENT
- COMPANY LIABILITY
- EMPLOYMENT PRACTICES LIABILITY
- STATUTORY LIABILITY
- PROFESSIONAL INDEMNITY

### PERSONAL ACCIDENT COVER

- VOLUNTEERS
- EMPLOYEES
- CHILDREN

### OTHER

- CORPORATE TRAVEL
- TAX AUDIT & INVESTIGATION

Through Austcover, our parent company, we can provide professional services such as the following through our Authorisation with Madison Financial Group P/L (AFSL 246679):

### LIFE RISK

- GROUP LIFE
- GROUP SALARY CONTINUANCE
- INCOME PROTECTION
- TERM LIFE
- TOTAL & PERMANENT DISABLEMENT
- TRAUMATIC EVENT

You should also consider legislation requirements, such as **Superannuation** and **Workers Compensation** in your risk review.

*Insurance that fits*