

Insurance & risk checklist

Complete and fax to 1800 626 221 or email ih@ihgroup.com.au

Following is a list of insurances and risks to which most businesses are exposed. Some of these risks are currently insured within your existing policies, but many are not. Our Premium Invoice sets out the risks which are presently insured.

Please check your Invoice Schedule against the following list to ensure you are comfortable with the extent of your coverage and the risks or insurances **not** insured. Complete all pages and fax to 1800 636 221 or scan and email to ih@ihgroup.com.au.

Asset Risk Protection	Brief description	
» Accidental Damage	» Loss or damage to property due to an accidental cause.	<input type="checkbox"/>
» Aviation Hull	» Loss of or damage to aircraft and related equipment.	<input type="checkbox"/>
» Boiler or Pressure Vessel Explosion	» Damage to registered boilers or pressure vessels by explosion, overheating, collapse, etc.	<input type="checkbox"/>
» Burglary	» Loss of property following forcible and violent entry to premises.	<input type="checkbox"/>
» Contract Works	» Loss or damage to the project/works during construction.	<input type="checkbox"/>
» Contractors' Plant & Machinery	» Loss or damage to unregistered mobile plant, drilling rigs and the like.	<input type="checkbox"/>
» Corporate Travel	» Medical costs, baggage and other Benefits whilst travelling on business.	<input type="checkbox"/>
» Crop	» Fire or hail damage to growing crops.	<input type="checkbox"/>
» Electronic Equipment	» Material damage and loss of data following breakdown or malfunction.	<input type="checkbox"/>
» Employees Property in Transit or on Premises	» Loss or damage to employees personal effects.	<input type="checkbox"/>
» Extended Warranty	» Extensions to warranty periods for products.	<input type="checkbox"/>
» Fire and Perils	» Damage to property caused by a range of nominated risks.	<input type="checkbox"/>
» Flood	» Loss or damage to property caused by 'flood', as defined.	<input type="checkbox"/>
» Glass	» Damage to fixed glass.	<input type="checkbox"/>
» Householders	» Loss or damage to residential premises and their contents including holiday homes.	<input type="checkbox"/>
» Industrial Special Risks	» Fire and Perils and Accidental Damage to fixed assets and subsequent Business Interruption.	<input type="checkbox"/>
» Jewellers Block	» Loss or damage to stock of jewellery, precious metals and gems.	<input type="checkbox"/>
» Livestock and Bloodstock	» Loss following death or loss of use of valuable animals.	<input type="checkbox"/>
» Machinery Breakdown	» Mechanical or electrical breakdown of plant and equipment & subsequent business interruption.	<input type="checkbox"/>
» Marine Builders Risk	» Loss of or damage to vessels during construction, testing, commissioning and delivery.	<input type="checkbox"/>
» Marine Cargo	» Damage to goods whilst in transit overseas, or within Australia, including containers.	<input type="checkbox"/>
» Marine Hull	» Damage to private and commercial vessels and related equipment.	<input type="checkbox"/>
» Marine Containers	» Loss or damage to sea or land containers including refrigerated containers.	<input type="checkbox"/>

"Service is in our blood. It's part of our DNA."



Asset Risk Protection (cont.)		
» Motor Vehicles, Trailers, Caravans, Motorcycles or Mobile Equipment	» Loss or damage to registered or unregistered motor vehicles and the like.	<input type="checkbox"/>
» Personal Valuables/Art Jewellery	» Loss or damage to jewellery, works of art or other valuables.	<input type="checkbox"/>
» Political Risks	» Expropriation of overseas assets by Governments or local authorities.	<input type="checkbox"/>
» Rewriting Records	» Costs to rewrite, replace or reconstruct records and data.	<input type="checkbox"/>
» Refrigerated Stock	» Loss of refrigerated stock due to refrigeration equipment breakdown.	<input type="checkbox"/>
» Theft of Property in Premises	» Loss of property within premises without forcible and violent entry.	<input type="checkbox"/>
» Theft in Open Air	» Loss of property in the open air without forcible and violent entry.	<input type="checkbox"/>
» Tools & Equipment	» Loss or damage to tools or equipment in vehicles, or site, or in storage including laptops.	<input type="checkbox"/>
» Weather	» Loss due to inadequate or exorbitant rain or temperatures.	<input type="checkbox"/>
» Terrorism	» Loss or damage to fixed property due to declared terrorism.	<input type="checkbox"/>
» Rural/Farm Property	» Country farms and properties.	<input type="checkbox"/>
Income & Other Financial Risk Exposures		
» Accounts Receivable	» Loss due to irrecoverable debts following insured loss of debtors records.	<input type="checkbox"/>
» Advanced Consequential Loss	» Loss of future earnings and/or increased expenses following delayed completion of a project caused by insured damage.	<input type="checkbox"/>
» Audit & Investigation	» Expenses due to unexpected audits required by any statutory body, including Australian Tax Office.	<input type="checkbox"/>
» Bonds/Performance Guarantees	» An alternative to bank guarantees.	<input type="checkbox"/>
» Business Interruption (Consequential Loss)	» Loss of income and/or increased expenses due to insured damage to fixed assets.	<input type="checkbox"/>
» Business Interruption (Consequential Loss) - dependency on key customers or suppliers	» Loss of income and/or increased costs due to insured damage to key customers or suppliers premises.	<input type="checkbox"/>
» Business Interruption (Consequential Loss) - dependency on public utilities	» Loss of income and/or increased costs due to insured damage to public utilities premises.	<input type="checkbox"/>
» Business Interruption (Consequential Loss) - Loss of Rent	» Loss of rent and/or outgoings due to an insured loss to tenanted buildings.	<input type="checkbox"/>
» Cancellation and Abandonment	» Loss of income and/or additional expenses incurred due to occurrences such as adverse weather conditions or non-appearance of performers including death or illness.	<input type="checkbox"/>
» Commercial Legal Expenses	» Reimbursement of legal costs in either defending or pursuing legal action in areas of contract, employment, criminal, property, patent and copyright, motor and trade practices (both civil and statutory).	<input type="checkbox"/>
» Computer Breakdown	» Damage, loss of income and/or increased expenses following mechanical and electronic breakdown or computer equipment, media and data.	<input type="checkbox"/>
» Computer Crime/Fraud/Virus	» Insured loss following tampering with computer systems, fraud or virus.	<input type="checkbox"/>
» Contractual Fines & Penalties	» Fines or penalties due to failure to meet contractual commitments due to an insured loss to assets.	<input type="checkbox"/>
» Credit Insurance	» Loss following insolvency of a debtor, either single debtors or a group of specific debtors, or a blanket cover over all debtors.	<input type="checkbox"/>
» Crisis Containment	» Public Relations consultant costs to assist following a major crisis.	<input type="checkbox"/>
» Export Credit	» Default by overseas customers or default due to political interference.	<input type="checkbox"/>
» Export Sellers Contingency	» Loss or damage not insured/recoverable from overseas purchasers.	<input type="checkbox"/>
» Fidelity Guarantee	» Loss of goods or money due to theft or dishonesty by employees.	<input type="checkbox"/>
» Intellectual Property	» Legal expenses incurred to defend patent, trademark, copyright etc.	<input type="checkbox"/>
» Kidnap, Ransom and Extortion	» Monies paid following kidnap of staff or family or threats of damage to assets.	<input type="checkbox"/>

Income & Other Financial Risk Exposures (cont.)		
» Machinery Breakdown Business Interruption	» Loss of income and/or additional expenses following breakdown of key plant and equipment.	<input type="checkbox"/>
» Marine Business Interruption	» Loss of income and/or additional expenses following marine transit material damage claims.	<input type="checkbox"/>
» Mortgage Protection	» Mortgage payments in the event of disability.	<input type="checkbox"/>
» Money	» Loss or damage to cash, cheques, negotiable instruments in transit or on premises.	<input type="checkbox"/>
» Product Tamper	» Loss of profit, recall and other expenses following product tampering.	<input type="checkbox"/>
» Strike	» Additional expenses incurred following labour disturbances.	<input type="checkbox"/>
» Takeover Defence	» Expenses to successfully defend a takeover of a public company.	<input type="checkbox"/>
Liability Risks & Exposures		
» Airport/Landing Strip Operators	» Liability for bodily injury &/or property damage arising from the operation of a licensed airport or landing strip.	<input type="checkbox"/>
» Association Liability	» Liability for members of management committees or incorporated organisations against negligent acts, errors or omissions.	<input type="checkbox"/>
» Aviation Liability	» Liability for bodily injury and/or property damage arising from the operation of an aircraft.	<input type="checkbox"/>
» Broadform Public & Products Liability	» Liability for bodily injury and/or property damage arising from business activities and products.	<input type="checkbox"/>
» Completed Operations Liability	» Liability arising from completed buildings/projects/constructions.	<input type="checkbox"/>
» Contractual Liability	» Liability assumed under contract or agreement.	<input type="checkbox"/>
» Defamation	» Liability for damages following libel or slander.	<input type="checkbox"/>
» Directors & Officers Liability	» Liability for damages following a wrongful act committed by the directors or officers of a company.	<input type="checkbox"/>
» Employers Liability Accident Make-up Pay	» Liability for the 'Gap' between Workers' Compensation Act benefits and average actual weekly pay.	<input type="checkbox"/>
» Employment Practices Liability	» Liability for employment-related issues such as wrongful dismissal, sexual harassment and discrimination.	<input type="checkbox"/>
» Extra Territorial Workers' Compensation	» Workers' Compensation benefits for employees working interstate or overseas and at common law.	<input type="checkbox"/>
» Environmental Impairment Liability	» Liability for bodily injury and/or property damage following gradual pollution.	<input type="checkbox"/>
» Internet Liability	» Liability for infringement, defamation, viruses, misuse etc	<input type="checkbox"/>
» Financial Loss (inc loss of use & efficacy)	» Liability for financial loss only not accompanied by bodily injury or property damage.	<input type="checkbox"/>
» Forged Transfers	» Damages and expenses following negligence in share registry.	<input type="checkbox"/>
» Computer Crime/Fraud/Virus	» Insured loss following tampering with computer systems, fraud or virus.	<input type="checkbox"/>
» Contractual Fines & Penalties	» Fines or penalties due to failure to meet contractual commitments due to an insured loss to assets.	<input type="checkbox"/>
» Credit Insurance	» Loss following insolvency of a debtor, either single debtors or a group of specific debtors, or a blanket cover over all debtors.	<input type="checkbox"/>
» Crisis Containment	» Public Relations consultant costs to assist following a major crisis.	<input type="checkbox"/>
» Export Credit	» Default by overseas customers or default due to political interference.	<input type="checkbox"/>
» Export Sellers Contingency	» Loss or damage not insured/recoverable from overseas purchasers.	<input type="checkbox"/>
» Fidelity Guarantee	» Loss of goods or money due to theft or dishonesty by employees.	<input type="checkbox"/>
» Intellectual Property	» Legal expenses incurred to defend patent, trademark, copyright etc.	<input type="checkbox"/>
» Kidnap, Ransom and Extortion	» Monies paid following kidnap of staff or family or threats of damage to assets.	<input type="checkbox"/>
» Motor - CTP	» Liability of bodily injury arising from registered vehicles	<input type="checkbox"/>
» Motor - TPPD	» Liability for property damage arising from registered motor vehicles.	<input type="checkbox"/>

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Liability Risks & Exposures (cont.)		
» Marine Liability	Liability for bodily injury and/or property damage arising from: » Operation of vessels; » Carriers Liability; » Ship-repair activities; » Charterers Liability; » Stevedore Liability.	<input type="checkbox"/>
» Product Recall Expenses	» Expenses incurred in the recall of defective products.	<input type="checkbox"/>
» Property in Care, Custody or Control	» Liability for loss or damage to property of others in your care, custody or control.	<input type="checkbox"/>
» Product Guarantee	» Liability for the cost of repairing or replacing faulty products.	<input type="checkbox"/>
» Professional Indemnity or Errors and Omissions	» Liability for negligent services or advice provided by professionals.	<input type="checkbox"/>
» Trustees Liability	» Liability for damages following mismanagement of superannuation funds by trustees.	<input type="checkbox"/>
» Unregistered Vehicle Liability	» Liability for unregistered vehicles working/travelling on public streets or areas.	<input type="checkbox"/>
» Umbrella Liability	» Liability in excess of standard or Primary Liability policies including Motor Third Party Liability.	<input type="checkbox"/>
» Workers' Compensation	» Cover for employers' liability for injury to employees, Act benefits and at common law.	<input type="checkbox"/>
» Workers' Compensation - Journey Cover	» Employers liability for injury to employees in transit to or from work only.	<input type="checkbox"/>
People Exposures and Protection		
We are also authorised to advise you about, or arrange, life insurance on your behalf. Below is a the range of products we are authorised to distribute to you.		<input type="checkbox"/>
» Group Life Cover	» Provides a group of people with cover for death or disability at much lower rates than can be provided individually.	<input type="checkbox"/>
» Consumer Credit	» Personal Accident and unemployment insurance to protect finance loans.	<input type="checkbox"/>
» Journey Cover	» Injury to employees solely and directly occurring whilst in direct travel to and from work (important cover in States where there is no cover under Workers' Compensation e.g. WA).	<input type="checkbox"/>
» Key Man	» Financial loss following death or disablement of key personnel.	<input type="checkbox"/>
» Loss of Licence	» Lost income when an income-producing licence cannot be maintained as a consequence of disability.	<input type="checkbox"/>
» Major Trauma Cover	» Provides lump sum of money following diagnosis of specified major personal health conditions.	<input type="checkbox"/>
» Partnership & Shareholder Protection	» This provides a package designed to protect the surviving shareholders in the event of the death or disability of a principal.	<input type="checkbox"/>
» Personal Accident & Illness	» Death or disability following an accident or illness (cancellable contract).	<input type="checkbox"/>
» Income Protection	» This can provide cover in the event a person is unable to follow their chosen occupation (a non-cancellable contract).	<input type="checkbox"/>
» Salary Continuance	» This provides cover for continuation of employees' salaries after sick leave has been exhausted.	<input type="checkbox"/>
» Travel and Expatriate Cover	» Medical and repatriation expenses following injury or illness while travelling or working overseas.	<input type="checkbox"/>

The above list is not all of the policies or risks to which businesses are exposed. If you wish to have more information on any of the above, or any other class of insurance or risk not on this list, please contact us and we will provide you with details as soon as possible.



Your Name: _____

Contact number: _____