MEDIPROTECT

Business Insurance

WHY CHOOSE MEDIPROTECT?

We provide insurance broking and risk advisory services to thousands of small to medium organisations, associations and individuals across Australia. Our goal is to provide a valued service to our clients, through tailored advice and exceptional service, delivers an insurance program that protects when a claim arises.

With offices across Australia, we understand the local challenges which allow us to proactively address the unique requirements of your insurance. We use our considerable buying power to negotiate with underwriters and our collective experience to ensure you're appropriately covered to your needs and budget. We understand the commercial realities that affect your business and tailor your insurance program to best suit those requirements.

We care. You're Protected.

Mediprotect is a division of publicly listed PSC Insurance Group Limited (ASX: PSI). PSC Insurance Group focuses on being the trusted insurance and risk management partner for its diverse range of Small to Medium Enterprise (SME) clients. A publicly listed insurance intermediary business, PSC insurance Group has a proven track record of protecting the business and its personal assets of it's clients.

MEDIPROTECT

MEDIPROTECT OFFERS

- Access to an extensive range of Australian & International insurers allowing us to tailor your coverage solutions.
- As part of the PSC Insurance Broker Group we have considerable buying power when negotiating with insurers.
- In-house claims team that advocates, on your behalf, to achieve an optimal claim outcome with insurers.
- Risk management advice and services.
- Education to Directors, Executives and Employees to simplify the insurance experience.
- National medical/ healthcare team with a range of specialties.
- Trusted risk and advice management partner for Australian Associations including:

Day Hospitals AUSTRALIA

ADA QUEENSLAND

WHAT NEXT?

for more infotmation or advice

Call us on **1800 177 163**

Visit **www.mediprotect.com.au** Where you can request a quote or read more about us.

Email us at **admin@mediprotect.com.au**

Follow us

WHAT IS BUSINESS INSURANCE?

Business insurance is peace of mind when things don't go as planned during your day to day operations. These include such things as damage to your property, liability arising from the public visiting your premises or the breakdown of key electronic equipment. Importantly, in the event of loss it can also provide **cover** for unexpected temporary additional costs and the replacement of gross profit if your business is unable to trade for the period beyond any excess.

"Two in every three business fail post a significant event such as a fire."
*- Chubb Insurnace 2008**

WHAT CAN IT COVER?

Coverage can include any of the following sections, and we are here to work with you to design a solution according to your risk transfer needs.

Type of Coverage	Potential Benefits
Building & Contents	Accidental Damage cover including Burglary / Theft
Business interruption	Cover for your business if there is a reduction in gross profit due to insured event causing an interruption to your business
Theft of Money	Will cover money held on site (24 hours); at a private resident; in a safe/strongroom and in transit anywhere in Australia
Glass	Internal & external glass - Replacement value.
Public Liability	Up to $20 million for Public & Products Liability available
Electronic Equipment & Machinery Breakdown	Breakdown of Machinery & Electronic Equipment
General Property	Cover for additional specified or unspecified items anywhere in Australia.
Tax investigation	Complimentary Cover up to $50,000 for Audit Costs incurred following notification of a tax audit or investigation by the Commissioner of Taxation
Employee Dishonesty	Complimentary Cover up to $10,000 for loss of Stock, Contents or electronic equipment as a result of dishonesty by an employee
Flood Cover	Available on request and at the insurer's discretion.

Insurance Marketing Group of Australia (trading as MediProtect) AFSL 234421 | ABN 74 088 790 327 is a division of PSC Insurance Group Pty Ltd. Please refer to our Financial Services Guide on our website for information on our products and services and how we are remunerated. We recommend you to read the Product Disclosure Statement for a complete understanding of the insurance policy.

*Chubb Insurance, accessed 29 April 2019 http://www.chubb.com/.... as at Oct 3, 2008