



**Network**

INSURANCE GROUP



**Steadfast**

THE STRENGTH YOU NEED

**Steadfast IRS**  
Financial Services Guide



**Steadfast IRS**

Insurance Risk Specialists

[www.steadfast-irs.com.au](http://www.steadfast-irs.com.au)

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# Our Financial Services Guide (FSG)

This FSG applies from 01<sup>st</sup> October 2021 and remains valid unless a further FSG is issued to replace it. A copy of our FSG is also available on our website [www.steadfast-irs.com.au](http://www.steadfast-irs.com.au).

## ABOUT THIS DOCUMENT

This document provides you with information that you may need to know about the services we provide for you. We recommend that you read this document in its entirety to understand the important aspects about your relationship with us, such as:

- The services we offer you;
- How we and others are paid;
- Any potential conflict of interest we may have;
- How we ensure your privacy;
- How we will communicate with you;
- Our internal and external dispute resolution procedures and how you can access them;
- Arrangements we have in place to compensate clients for losses;
- Your duties and obligations when arranging insurance through an insurance broker.

We are required by law to provide you with some of this information, however as part of our commitment to providing our clients with a transparent service, we have opted to go further than this and provide you with additional information about us, our services and how we work for you.

Unless you have a formal written agreement with us, you are agreeing to the delivery of our services as outlined within this FSG.

We will regularly refer you back to the information within this document and recommend that you keep it in a safe place for future reference.

## HOW TO CONTACT US

You can contact us for further information and/or give us instructions in person, by post, phone, fax or email on the below contact details.

### Sydney

Level 12, 122 Arthur Street, North Sydney NSW 2060  
 PO Box 84 North Sydney NSW 2059  
 Tel: 02 9957 2544  
 Fax: 02 8072 2169  
 Email: [enquiries@steadfast-irs.com.au](mailto:enquiries@steadfast-irs.com.au)

### Central Coast

Suite 14, 14 Pioneer, Tuggerah NSW 2259  
 PO Box 3190 Tuggerah NSW 2259  
 Tel: 02 4350 1200  
 Email: [enquiries@steadfast-irs.com.au](mailto:enquiries@steadfast-irs.com.au)

### Melbourne

Level 35, 140 William Street, Melbourne VIC 3000  
 PO Box 577, Collins Street West, Melbourne VIC 8007  
 Tel: 03 8420 8700  
 Fax: 03 8420 8777  
 Email: [enquiries@steadfast-irs.com.au](mailto:enquiries@steadfast-irs.com.au)

### Queensland

PO Box 3448 Norman Park QLD 4170  
 Tel: 0422 203 042  
 Email: [enquiries@steadfast-irs.com.au](mailto:enquiries@steadfast-irs.com.au)

Further information can also be found on our website [www.steadfast-irs.com.au](http://www.steadfast-irs.com.au)

## Who We Are

### LACK OF INDEPENDENCE

**Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you.**

Steadfast IRS Pty Limited are not independent, impartial, or unbiased pursuant to section 923A of the Corporations Act because:

- We may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships are set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

### WHO WILL BE PROVIDING THE FINANCIAL SERVICE?

The financial services referred to in this financial services guide (FSG) are offered by Steadfast IRS Pty Limited ABN 95 159 898 398, Australian Financial Services Licence (AFSL) Number 435538

### SERVICES THAT WE PROVIDE

We are authorised to provide financial advice and deal in general insurance products, to retail and wholesale clients.

At Steadfast IRS, we are committed to providing you with the products & services that meet your needs. If you feel that a product or service, we have provided you does not meet your needs, please contact us.

### WHO WE ACT FOR WHEN PROVIDING OUR SERVICES

We usually provide financial services on your behalf.

Sometimes we will act on behalf of an insurer under a binder or agency agreement, which means that we represent and act for the insurer, not for you. We will tell you if this applies to the services that we provide to you.

Steadfast IRS may also appoint distributors under specific agreements, which allows them to distribute certain insurance products on our behalf. These distributors do not have the authority to provide any advice on financial products.

## Information for Retail Clients

The following information relates specifically to our Retail clients.

As per the definition within the Corporations Act 2001 (Cth), you are a Retail Client if:

- (a) You are an individual or the insurance product is used in connection with a small manufacturing business that employs less than 100 people or any other business employing less than 20 people.

AND

- (b) You are being provided a financial service or product that relates to one or more of these types of insurances: Motor vehicle, Home buildings/contents, Sickness and Accident, Consumer Credit, Travel, Personal and Domestic Property.

### PRODUCT DISCLOSURE STATEMENT

If you are buying a Retail Product, we will also provide you with a Product Disclosure Statement (PDS). This will contain information about the policy to help you to make an informed decision about purchasing that product.

### GENERAL ADVICE WARNING

In most instances, we will provide you with general advice, that is advice which does not take your objectives, financial situation or needs into consideration. Please read the Product Disclosure Statement to before you decide if it suits you.

### WHEN WE PROVIDE YOU WITH PERSONAL ADVICE

If we provide you with personal advice, which takes into account your objectives, financial situation and needs, we will also give you a Statement of Advice (SoA). This will contain the advice we have given, the basis of the advice and information on our remuneration and any relevant associations or interests.

### COOLING OFF PERIODS

Your PDS will contain information relating to your cooling off rights. You may be entitled to a minimum of 14 days cooling off period, from the date the cover commences, during which you can cancel your policy and receive a refund of all money paid. Cooling off periods can vary so you should check your policy carefully and contact us if you have any questions about your cooling off rights.

# Your Duty of Disclosure

When you take out insurance, renew, or vary a policy you hold, you have a duty to disclosure under the Insurance Contracts Act 1984. Your duties will differ depending on the type of insurance you are taking out, renewing, or varying.

The **duty not to make a misrepresentation** applies to insurances that are **wholly or predominately for personal, domestic, or household purpose**. This duty will also apply when you are taking out a new policy and the insurer has issued a notice that it is a consumer insurance contract.

This duty applies to all policies entered into that are effective on or after 05<sup>th</sup> October 2021.

For all insurances that are not a consumer insurance contract, the **duty of disclosure** applies.

## DUTY TO NOT MAKE A MISREPRESENTATION

### Applicable to Consumer Insurance Contracts (personal/domestic)

You have a duty under the Insurance Contracts Act 1984 to take reasonable care not to make a misrepresentation to the insurer (your duty).

Your duty applies only in respect of a policy that is a consumer insurance contract, which is a term defined in the Insurance Contracts Act.

Your duty applies before you enter into the policy, and also before you renew, extend, vary, or reinstate the policy.

Before you do any of these things, you may be required to answer questions and the insurer will use the answers you provide in deciding whether to insure you, and anyone else to be insured under the policy, and on what terms.

When you renew your policy, we will include information you have previously told us that is relevant to your policy, which we passed on to the insurer. The insurer requires you to contact us to tell us if this information is incorrect, or if it has changed. If you do not tell us about a change to something you have previously told us, the insurer will take this to mean that there is no change.

To ensure you meet your duty, your answers to the questions must be truthful, accurate and complete. This duty also applies when you contact us to advise of any information that is incorrect or has changed when you renew your policy.

If you fail to meet your duty, the insurer may be able to cancel your contract or reduce the amount it will pay if you make a claim, or both.

If your failure is fraudulent, the insurer may be able to refuse to pay a claim and treat the contract as if it never existed.

## DUTY OF DISCLOSURE

### Applicable to Non-Consumer Insurance Contracts

Before you enter into an insurance contract, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You have this duty until the insurer agrees to insure you. You have the same duty before you renew, extend, vary, or reinstate an insurance contract.

You do not need to tell the insurer anything that:

- > reduces the risk they insure you for; or
- > is common knowledge; or
- > the insurer knows, or should know; or
- > the insurer waives your duty to tell them about.

### If you do not tell the insurer something

If you do not tell the insurer anything you are required to, they may cancel your contract, or reduce the amount they will pay you if you make a claim, or both.

If your failure to tell the insurer is fraudulent, they may refuse to pay a claim and treat the contract as if it never existed.

## Our Remuneration

You may request further details on our remuneration or other benefits, and we will endeavor to calculate and disclose the amount, or a reasonable estimate, of any income which we may receive for insurances that we arrange.

### HOW WE ARE PAID

As insurance brokers, there are a number of ways in which we can be paid.

We may receive a commission from the insurer for arranging the policy, which is a percentage of the premium less stamp duty, Fire/Emergency Services Levy, GST and any other government charges and levies. The amount of commission we are paid will vary depending on the insurer and may range from 0% to 35%.

We may also charge you a broker fee, either in lieu of or in addition to commission. The amount of the fee will depend on the complexity of the services we are providing and will be shown on your invoice.

Our remuneration is for the policy period and we are entitled to retain our commission and/or fee, even when the policy has been amended or cancelled.

When you pay us your premium it will be banked into our trust account. We retain the commission and remit the balance to the insurer in accordance with our arrangements with them. We will earn interest on the premium whilst it is in our trust account or we may invest the premium and earn a return.

If we arrange premium funding for you, we may earn a commission from the premium funder. This is usually calculated as a percentage of the premium (excluding government charges, levies and taxes). We become entitled to this commission when you instruct us to arrange or issue a premium funding product.

Our commission rates for premium funding are in the range of 0% to 4.5% of funded premium.

You can ask us what commission rates we are paid for that funding arrangement compared to the other arrangements that were available to you.

Steadfast IRS may enter into agreements with a limited number of insurers or premium funders under which we may receive fees or other remuneration for the retention or growth of various insurance portfolios or meeting premium funding targets. The remuneration we may receive from these agreements is variable, and is based on factors such as business retention, the volume of products or funding contracts arranged or the profitability of the portfolio of products arranged.

### MATERIAL RELATIONSHIPS OR ASSOCIATIONS

#### Steadfast Group Limited

Steadfast IRS is a Steadfast Group Limited (Steadfast) Network Broker. Steadfast has exclusive arrangements with some insurers and premium funders (Partners), under which Steadfast will receive a marketing and administration fee of between 0.5% – 1.5% of base premium for each policy we arrange with those partners. Steadfast are also a shareholder of some Partners.

Depending on the operating costs of Steadfast (including the costs of Partner services provided by Steadfast to us and other Network brokerages) and the amount of total business we place with the participating insurers in any financial year, we may receive a proportion of that commission at the end of each financial year.

As a Steadfast Network broker, we have access to a range of services including model operating and compliance tools, procedures, manuals and training, legal, technical, banking and recruitment advice and assistance, group insurance arrangements, product comparison and placement support, claims support and group purchasing arrangements. These member services are either funded by or subsidised by Steadfast or available exclusively to Steadfast brokers for a fee. You can obtain a copy of Steadfast's FSG at [www.steadfast.com.au](http://www.steadfast.com.au).

We may refer you to Steadfast Life Express for assistance with your life or superannuation enquires. If we do so, as a Steadfast Network Broker, we may receive commission of up to 33% on initial and subsequent renewal premiums.

### REFERRERS & DISTRIBUTORS

In some cases, another person or company may introduce you to us or refer us to an insurer. In return, we may share our commission or fees with them, or pay them an agreed fee. If we do, the amount is paid out of our commission or fees, generally in the range of 0% to 30%

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or us to any insurer) will receive in relation to the policies that are subject to the advice.

Steadfast IRS may appoint distributors under specific agreements to distribute certain insurance products on our behalf. These distributors do not have the authority to provide financial product advice. We may pay our distributors a commission or fee out of our commission and fees (not in addition to those amounts) in the range of 0% to 40%, for arranging a new policy for you or issuing renewals on our behalf.

### **EMPLOYEE SALARIES & BENEFITS**

Our employees that will assist you with your insurance needs will be paid a market salary and may also receive a bonus based on performance. Bonus' do not have any relationship to the sale of a particular product nor particular insurer.

Our employees may also receive non-monetary benefits from insurers. This may include entertainment at sporting events, hospitality including lunches and attendance at insurer sponsored functions. These benefits are not generally attributed to any particular product. It is not possible to determine in advance what, if any, non-monetary benefit a representative may receive however we have compliance policies in place to ensure these benefits do not conflict with your interests.



# Our Complaint Management

We are committed to providing you with the service you deserve.  
If we didn't meet your expectations in any way, we would like to hear about it.

## HOW TO CONTACT US WITH A COMPLAINT

If you have a complaint about our services, please contact the person who initially provided it to you.

If they are unable to resolve the issue, or if you'd prefer not to contact them, our Complaints Team can be contacted on the following details:

Phone: 1300 655 037  
Email: [complaints@networksteadfast.com.au](mailto:complaints@networksteadfast.com.au)  
Post: Network Insurance Group Complaints  
PO Box 84  
North Sydney NSW 2059

We will keep you informed of our review progression on a regular basis and assist you with additional support where required.

Extra support, for communication barriers such as language or disability, are available

## HOW WE HANDLE YOUR COMPLAINT

Your complaint will be acknowledged within 1 business day of us receiving it.

During the complaint process, we may request additional information from you to enable your complaint to be reviewed.

We will respond to your complaint in writing if:

- ▶ We haven't been able to resolve your complaint to your satisfaction within 5 business days,
- ▶ You have requested a response in writing, or
- ▶ Your complaint is about financial hardship, a declined claim or the value of a claim.

## STAGE 1

We will endeavour to resolve your complaint within 15 calendar days from when we first received it.

If you are not satisfied with our response, your complaint will be progressed to stage 2.

We will let you know the name and contact information of the person reviewing your complaint in stage 2.

You can request your complaint be progressed to stage 2 of our complaints process at any stage prior to this time.

## STAGE 2

Your complaint will be reviewed by one of our Dispute Resolution Managers. Where practical, this person will be different to the person whose decision or conduct is the subject of your complaint or who was involved in Stage 1 of the complaint process.

We will provide you with an outcome of our review within 30 calendar days from when we first received your complaint. Our response will be in writing and it will include reasons for any decisions we have made.

If you are not satisfied with our response to your complaint at the conclusion of Stage 2, you have can refer your case to an External Dispute Resolution service.

## EXTERNAL DISPUTE RESOLUTION

### Australian Financial Complaints Authority (AFCA)

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Here is how you can contact AFCA

Phone: 1800 931 678 (free call)  
Fax: 03 9613 6399  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Post: GPO Box 3  
Melbourne VIC 3001  
Website: [www.afca.org.au](http://www.afca.org.au)

### The Office of the Australian Information Commissioner (OAIC)

For privacy complaints, you can contact OAIC on

Phone: 1300 363 992  
Fax: 02 9284 9666  
Email: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)  
Post: GPO Box 5218  
Sydney NSW 2001  
Website: [www.oaic.gov.au](http://www.oaic.gov.au)  
(online complaint form available)

# Our Terms of Engagement

In the absence of a formal written agreement with us, the following terms of engagement apply to the services we provide to you.

## HOW WE WILL COMMUNICATE WITH YOU

Wherever possible, we will exchange information with you using email. This includes the provision of disclosure documents (including Financial Services Guides and Product Disclosure Statements), which will be sent via email or as links to our websites.

Where you have provided us with an email address, we will use that email address for all correspondence and disclosure notices.

If you do not wish to correspond with us via email or do not wish to receive disclosure documents from us in this way, please advise us and we will update our records accordingly.

Occasionally, we may send you information about services or products that may be of interest to you. If you do not wish to receive this information, you can opt out by notifying us.

## OUR PAYMENT TERMS

We will invoice you for the premium, statutory charges (e.g. stamp duty, fire services levy, etc) and any fees we charge for arranging your insurances. Your invoice will state the amount you need to pay and the date on which they are payable. Our usual payment terms are 14 days from the date shown on the invoice.

If you do not pay the premium on time, the insurer may have the right to cancel the policy. The insurer may also charge a short-term penalty premium for the time on risk.

## CONTINUITY OF COVER (AUTOMATIC RENEWALS)

It is important that you maintain continuity of cover. In some circumstances, such as where we have been unable to contact you, we will automatically renew your policy with the existing insurer as per the expiring cover details. If you do not require the cover, you must advise us as soon as possible. A short-term premium may apply.

Where an automatic renewal arrangement is in place, you can contact us at any time and instruct us to stop automatic renewals.

## PERIOD OF ENGAGEMENT

Unless we agree otherwise, our appointment will continue until such time as you cancel this arrangement.

## Other Important Information

### UTMOST GOOD FAITH

Every contract of insurance is subject to the doctrine of utmost good faith, which requires that the parties to the contract should act toward each other with the utmost good faith. Failure to do so on your part may prejudice any claim or the continuation of cover provided by Insurers.

### ESSENTIAL READING OF THE POLICY WORDING

The policy wordings have been provided to you or will be passed to you as soon as they are received from Insurers. It is in your own best interests to read these documents without delay and advise Network Insurance Group, in writing, of any aspects which are not clear to you or where any aspect of the cover does not meet with your requirements.

### PRIVACY NOTICE

We maintain a record of your personal profile, including details of insurance policies that we arrange or issue for you and any recommendations or advice given to you. We will retain this FSG and any other FSG given to you as well as any SoA or PDS that we give or pass on to you for the period required by law. If you would like to view your file, we will arrange for you to do so.

We are committed to the protection of your privacy and handle your personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth). Our privacy policy is available on request or on our website [www.steadfast-irs.com.au](http://www.steadfast-irs.com.au).

### CONFLICTS OF INTEREST

We have a conflicts management policy in place for identifying and managing actual or potential conflicts of interest. Where our own interests conflict with any duty we owe you, we will not proceed until we have fully informed you of this conflict and you have provided us with your informed consent.

### CODE OF PRACTICE

Steadfast IRS is a proud member of the National Insurance Brokers Association (NIBA) and are bound by their Code of Conduct. We also subscribe to the Insurance Brokers Code of Practice. We are committed to fair and timely resolution of issues, the promotion of informed and effective relationships between us, our clients, insurers and others involved in the insurance industry. A copy of the Insurance Brokers Code of Practice can be found on NIBA's website [www.niba.com.au/codeofpractice](http://www.niba.com.au/codeofpractice).

### OUR INSURANCES

Steadfast IRS has a professional indemnity insurance policy (PI Policy) in place that satisfies the requirements for compensation arrangements under section 912B of the Corporations Act. This policy covers claims relating to our conduct, and that of our representatives, both past and present.

### POLICY SPECIFIC NOTICES

#### Unnamed Parties

In most cases, the insurable interest of lessors, financiers, trustees, mortgagees, owners and all other parties who have a legal interest or charge over the Property Insured are automatically included as third-party beneficiaries without needing to be noted on the Policy.

If you require a person to be named as a co-insured, joint insured or insured person to be covered by your policy, you must request this. Please note, we cannot guarantee that an insurer will accommodate a request to include a further party as an insured on your policy.

If this is a requirement under a contract or agreement, do not sign the contract without checking with us as to whether the insurer is prepared to include the other party as an insured.

#### Change of Risk or Circumstances

It is vital that you advise us of any changes to your company's usual form of business. For example, acquisitions, changes in occupation or location, new products or new overseas activities. Please contact us if you are in any doubt as to whether your insurer should be notified of certain changes.

#### Average or Co-Insurance

Some policies contain an Average/Co-Insurance clause, which means that you must insure for the full insurable value of the property insured. If you under-insure, your claim may be reduced in proportion to the amount of the under-insurance.

#### Non-Renewable Insurances

Cover under your policies terminate on the date shown on your tax invoice or adjustment note. Some policies are not renewable contracts. If you wish to effect similar insurance for any subsequent period, it will be necessary for you to complete a new proposal prior to the termination of the current policy so that terms of insurance and quotations can then be developed for your consideration.

### **Claims Occurring Prior to Commencement**

Your attention is drawn to the fact that your policies do not provide indemnity in respect of events that occurred PRIOR to commencement of the contract.

### **Claims Made During the Period of Insurance**

Some policies (for example, Professional Indemnity insurance) provide cover on a “claims made” basis, which means that claims first advised to you (or made against you) and reported to your insurer during the Period of Insurance are recoverable irrespective of when the incident causing the claim occurred, subject to the provisions of any clause relating to a “retroactive date”.

You should also note that, in terms of the provisions of Section 40(3) of the Insurance Contracts Act 1984, where you give notice in writing to the Insurer of facts that might give rise to a claim against you as soon as is reasonably practicable after you become aware of those facts (but before the insurance cover provided by the contract expires)

then the Insurer is not relieved of liability under the contract in respect of the claim, when made, by reason only that it was made after the expiration of the Period of Insurance cover provided by the contract.

In order to ensure that any entitlement under the policy is protected, you must therefore report all incidents that may give rise to a claim against you to the Insurers without delay after such incidents come to your attention and prior to the expiration of the policy period.

### **Leasing, Hiring, and Borrowing of Property**

When you lease, hire, or borrow property, make sure that the contract clearly identifies who is responsible to insure the property. This will help avoid arguments after a loss and ensure that any claims are efficiently processed.

Most property policies will automatically cover property you are responsible to insure, subject to the policy deductible. You may also have other insurance, such as Public Liability that may assist you meet claims relating to property damage or personal injury caused to or by property, which you lease or hire.

If the responsibility to insure lies with the owner, we recommend you try to ensure the lease or hire conditions waive any rights of recovery against you, even when the damage is due to your negligence.

This will prevent the owner’s Insurer making a recovery against you. If there are no lease or hire conditions, you should write to the owner asking who is to insure the property

### **Subrogation and Contractual Liability**

Some policies contain provisions that either exclude or reduce the insurer’s liability, if you have entered into an agreement that excludes or limits your rights to recover damages from another party.

You may prejudice your rights with regard to a claim if, without prior agreement from your Insurers, you make any agreement with a third party that will prevent the Insurer from recovering the loss from that, or another party who would be otherwise liable.

Examples of such agreements are the “hold harmless” clauses, which are often found in leases, property management contracts, maintenance or supply contracts from burglar alarm or fire protection installers and repair contracts.

You should seek legal advice before signing and accepting contracts.

We may be able to negotiate with your insurer to permit these contacts and request that you inform us of any clauses of this nature before signing any lease or contract.

### **Insurance Placed with Unauthorised Foreign Insurers**

In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (Act) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority. If the insurer becomes insolvent, you will not be protected by the Federal Government’s Financial Claims Scheme provided under Part VC of that Act.

If your Account Manager recommends that you insure with an unauthorised foreign insurer, they will provide you with relevant information to make an informed decision.



## Insurance Covers Available

The following list of insurance covers available is intended to highlight the many types of insurances available, **some of which you may already have in place or have viewed as not required.** As this list is not exhaustive, please contact us if you have specific insurance needs that you wish to discuss.

Class of Risk	Insurance Cover	
<b>Property</b>	Bloodstock or Livestock	Glass
	Boiler & Pressure Vessel Explosion	Householders
	Burglary / Theft	Landlords Insurance
	Crops (growing)	Machinery Breakdown
	Electronic Equipment Breakdown	Mobile Plant & Equipment
	Film Producers Property	Money
	Fine Arts / Valuables	Motor Vehicle
	General Property	Property Damage
<b>Contingency</b>	Accounts Receivable / Book Debts	Export Credit
	Cancellation & Abandonment	Loss of Hire / Standby Charges
	Consequential Loss	Manufacturers Output / Sellers Contingency
	Control of Well	Mortgage Guarantee
	Cyber Attack	Product Recall
<b>Liability</b>	Association Liability	Management Liability
	Cyber Liability	Medical Malpractice
	Directors' & Officers' Liability	Motor Vehicle Compulsory Third Party
	Employment Practices Liability	Product Performance Guarantee
	Environmental Impairment Liability	Product Tamper / Contamination
	Extended Warranty	Professional Indemnity
	Fidelity Guarantee	Public & Products Liability
	Infringement of Copyright	Tax Audit
	IT Liability	Trade Credit
	Legal Expenses	Trustee Liability
	Libel & Slander / Defamation	Umbrella Liability
<b>Accident &amp; Health</b>	Corporate Travel	Key Person
	Expatriate Medical	Personal Accident / Sickness
	Group Personal Accident	Salary Continuance
<b>Marine</b>	Boat Builders Liability	Marine Cargo - Local
	Carriers Liability	Marine Cargo - Worldwide
	Charterers Liability	Mariner Liability
	Commercial Hull	Private Pleasurecraft
	Container Liability	
<b>Aviation</b>	Airport Operators Liability	Charterers Liability
	Aviation Hull & Liability	Non-Owned Aviation Liability
<b>Construction</b>	Completed Operations	Contract Penalties
	Contract Guarantee	Contract Works



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**Proud members of Network Insurance Group**

