

## Australian Investigators & Commercial Agents Scheme Insurance Facility

**THE AICA SCHEME INSURANCE COVER JUST GOT EVEN BETTER**

100% Underwritten by Lloyd's of London

**\$ 5,000,000 – Professional Indemnity**  
**\$20,000,000 – Public & Products Liability & Advertising Injury**

See reverse for more information

- Very competitive rates
- Generous acceptance criteria
- Immediate quotes and cover
- Corporate level cover for small business

**\$999**

Discount Rate  
Turnover up to \$100,000  
Professional Indemnity & Public & Products Liability  
Prices start from \$999, inclusive of all fees and charges

### BUSINESS PACKAGE INSURANCE

Protect your office, contents  
and portable property.  
Ask for details

Feel free to call and have a  
confidential no obligation chat  
about your insurance  
requirements

### LIFE & SALARY PROTECTION, TPD, SUPERANNUATION

Have you insured your most  
important asset? **YOU**

PLEASE COMPLETE THIS SECTION AND RETURN FOR A FREE QUOTE

Quote required: **SCHEME PACKAGE**  **BUSINESS PACKAGE**  **LIFE INSURANCE**

Annual Turnover	\$	Number of Directors & Staff		
Business Name				
Contact Name		Tel No		
E-mail Address		Fax No		
Postal Address				
<b>Your Current Policy Details</b>				
<b>Cover Required</b>	<b>Expiry Date</b>	<b>Name of Insurer</b>	<b>Current Cover Limit</b>	<b>Premium Paid</b>
<input type="checkbox"/> Professional Indemnity			\$	\$
<input type="checkbox"/> Public Liability			\$	\$
<input type="checkbox"/> Business Package			\$	\$

**Just ask for a free no-obligation quote and compare prices. It could save you thousands**

Fax: 03 8790 5702 or E-mail: [aicas@whiteinsure.com.au](mailto:aicas@whiteinsure.com.au)

Mail: PO BOX 2191, FOUNTAIN GATE, VIC 3805

[www.whiteinsurance.com.au](http://www.whiteinsurance.com.au)

# Australian Investigators & Commercial Agents Scheme

## MAJOR FEATURES OF SCHEME

### Occupations automatically covered

- Investigators & Inquiry Agents
- Debt Collectors & Mercantile Agents
- Credit Management
- Claims Management
- Process Serving & Private Bailiff
- Repossessions
- Training, Development & Assessment
- Insurance Risk Surveying & Assessing
- Security & Risk Management, Audit & Assessment
- Security, Surveillance & Investigation Equipment Installation & Operation

### Automatic endorsements covered

- Mediation & Dispute Resolution
- Occupational Rehabilitation Counselling

### Optional occupations can be endorsed to policy \*

- Security Static Guarding & Mobile Patrols

### Insurance coverage

- \$5 Million - Professional Indemnity (\$10 Million in the aggregate)
- \$20 Million - Public Liability, Advertising Injury and Products Liability

### Automatic sub-limits of cover

- \$250,000 - Property in Care, Custody & Control
- \$250,000 - Legal Defence Costs
- \$250,000 - Driving Risk Extension - whilst repossessing vehicles.
- \$20 Million - Driving Risk Extension – Any other injury or damage, not covered elsewhere
- \$280,000 - ASIC Approved External Disputes Resolution
- \$ 75,000 - Fidelity Guarantee

### Optional insurance cover \*

- \$10 Million - Professional Indemnity
- \$20 Million - Hook Liability Extension

### Named Sub-contractors can be automatically covered under your policy \*

Sub-contractor(s) can be covered under your Professional Indemnity and Public & Products Liability insurances by naming them on your policy. They will only be covered for services provided for and on your behalf. Any unnamed sub-contractor will not be covered, but you will still be covered to the extent of their vicarious liability, e.g. any negligent act they commit whilst acting on your behalf.

For the purposes of calculating your premium the combined number of staff and named sub-contractors will be used.

### The AICAS Scheme

- Underwritten 100% by Lloyd's of London.
- Automatically caters for businesses with annual turnovers of up to \$10 Million.
- Automatically caters for businesses with up to 500 staff.

### AICAS Business Insurance

Our business package scheme provides cover for your office and assets at very competitive rates. Please ask for an obligation free quote.

\* Additional premiums apply.