

Australian Investigators & Commercial Agents Scheme Small Business Rate Insurance Facility

THE AICA SCHEME INSURANCE COVER JUST GOT EVEN BETTER

100% Underwritten by Lloyd's of London

\$ 2,000,000 – Professional Indemnity
\$10,000,000 – 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

\$599

SBR Discount Rate
Turnover up to \$100,000
Professional Indemnity & Public & Products Liability
Prices start from \$599, 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				
Your Current Policy Details				
Cover Required	Expiry Date	Name of Insurer	Current Cover Limit	Premium Paid
<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

Mail: PO BOX 2191, FOUNTAIN GATE, VIC 3805

www.whiteinsure.com.au

Australian Investigators & Commercial Agents Scheme

SMALL BUSINESS RATE - MAJOR FEATURES

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

- \$2 Million - Professional Indemnity (\$6 Million in the aggregate)
- \$10 Million - Public Liability, Advertising Injury and Products Liability

Automatic sub-limits of cover

- \$100,000 - Property in Care, Custody & Control
- \$100,000 - Disciplinary Proceedings & Inquiry Costs
- \$100,000 - Driving Risk Extension - whilst repossessing vehicles.
- \$10 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 *

- \$5 Million - Professional Indemnity
- \$10 Million - Professional Indemnity
- \$20 Million - Public Liability, Advertising Injury and Products Liability
- \$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 SBR Scheme

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

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.