

## Business Insurance Checklist ✓

- Have you conducted a recent review of your insurances in relation to your business activities?
- Have there been significant changes to your business operations?
- Do you expect your business to grow in the next 2 years?

These are just some question for you to consider before renewing your Insurances.

Below is a small checklist of the various business policies available to suit your line of business. Go through the list, choose the type of cover and contact us for a comparative quotation. We can then offer you advise on the type of covers that you may need depending on your business.

### **Business Insurance**



- Incorporates Accidental Loss or Damage to your property
- Business Interruption cover due to an insured event
- Theft or Burglary
- Money
- Plate Glass
- General Property
- Public Liability
- Electronic Breakdown
- Machinery Breakdown

## **Marine Transit Insurance**



Protects goods you send by road, rail, air or water either in your own vehicle or by a recognised carrier from loss or damage while in transit to its destination. You can also protect goods that you Import or Export.

## **Contract Works Insurance**



Provides cover for construction related activities in one policy. Aside from the main contractor, it will extend to include sub-contractors and any other parties associated with the specific contract.

## **Professional Indemnity Insurance**



Provides you with cover from wrongful advice which results in a financial loss to a client which in turn civil action is commenced against the directors and officers of the Company.

## **Management Liability Insurance**



Protects you and your Company against allegations of wrongdoing by the Company, Directors, Owners and Officers.

## **Commercial Motor or Fleet Motor Insurance**



This can be arranged to provide cover for a single vehicle or a fleet of vehicles. Some can also be purchased as a combined policy incorporating Marine Transit, Downtime Cover and Public Liability.

## **You can tailor a policy to suit your particular business.**

As Insurance Brokers we can provide you with the right advice and expertise to ensure that the cover you take will give you the protection that you require should a loss arise.

## **Premium Funding**

Instead of having to pay your premiums up front, we can arrange for you to pay your premiums monthly with a recognised Premium Funding Coy. It may cost a little more but it would save you paying a large sum from the onset. Any interest that is charged can be an offset as a Tax Deduction against the business.

When you have completed the checklist you can either email it to our office or contact us on the number below and ask for one of our experienced Brokers.

We trust that this information has been of assistance and look forward to discussing any questions you may have in relation to your Insurance requirements.

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