

3) MONEY

- a) In Transit **to or from** the premises.....\$
- b) On Premises - during business hours.....\$
- c) On Premises - outside business hours (automatic \$ 3,000) \$
- d) On Premises - in a locked safe or strong-room.....\$
- e) In your private residence (automatic \$ 3,000) \$

4) GLASS & SIGNS:

Internal **and** External glass- will be insured for the...**Replacement Cost**
Any external signs valued more than \$8,000? No / Yes - value? \$

5) PUBLIC & PRODUCTS LIABILITY (LEGAL LIABILITY)

Limit of Indemnity : select either \$ 5, 10 or \$ 20 million cover
Expected Annual Business Turnover (for next 12 months) - \$
No. of employees: Full time - Part time -

6) MANAGEMENT LIABILITY

Covers the management liability for you, your directors, officers and employees
Limit required:\$ 250,000 (minimum); \$500,000; \$1 Million or \$2Million
Employee Dishonesty needed? - Limit \$ Number of Employees.....

7) BUSINESS INTERRUPTION

- a) Gross Income (including any Loss of Rent- over 12 month period)..... \$
- b) Outstanding Accounts Receivable.....\$
- c) Additional Increased Cost of Working (we suggest minimum of \$ 50K)...\$

8) PORTABLE & VALUABLE ITEMS (Valued over \$ 2,500 each)

(Items carried with you in your business - cover is World wide)
Describe -\$

9) BREAKDOWN OF: a) MACHINERY, b) COMPUTER & c) ELECTRONIC EQUIP.

a) Any **Machinery**, boilers/pressure plant, air-conditioning systems etc.
Limit (minimum of \$ 10,000)

Are you responsible to insure the air-conditioning equipment? Yes / No

b) For **Computers** & printers, video screens, hard disk drives etc...Limit... \$

c) For **Electronic Equipment** - Office machines (photocopiers/faxes/scanners), diagnostic equipment, electro-medical equipment etc. Limit

10) COMPUTER - RESTORATION OF DATA

Rewriting/restoring your Computer Records/Data -- Limit.....\$

11) COMPUTER - INCREASED COSTS OF WORKING

Additional costs to keep your computer system working -- Limit.....\$

12) DETERIORATION OF STOCK (over the \$ 5,000 automatic cover)

Limit needed.....\$

13) GOODS IN TRANSIT

Accidental loss of or damage to your Goods/Stock Limit.....\$

14) TAX PROBE

The professional fees incurred by the Insured (incl. travel & accommodation) following an audit of their business, financial or tax affairs by the Australian Tax Office or a Commonwealth/State/Territory Department, Body or Agency.

Limit required (\$ 10,000 minimum)\$

Number of directors ?..... Ever had any previous tax audits ? No / Yes

15) PERSONAL ACCIDENT for VOLUNTARY WORKERS - Needed? Yes / No

For official unpaid volunteers between 12 and 80 years old - including travel to and from the Clinic/Hospital. Benefits include - Death benefit - up to \$50,000, Weekly Income (for wage earners) up to \$ 500 per week, Domestic Help & Home Tutorial Benefits for full-time students.

**** GENERAL QUESTIONS: ****

In the past 3 years, are you or your staff aware of any instances that would give rise to a possible claim? No / Yes Details.....

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Are you a member of any Buying Group or specific Vet Association? YES / NO
Details: A member of

Has any owner/director or officer or the business itself:

- 1) Had more than 3 losses or losses exceeding \$5,000 in last 3 years? No / Yes
 - 2) Been declared bankrupt or convicted of a criminal offence? No / Yes
 - 3) Involved with a business that has gone into receivership? No / Yes
 - 4) In past 5 years had any insurance cancelled, declined or refused? No/Yes
- If Yes - details.....

We can also help in the following areas - *just let us know what you need:*

HOUSE & CONTENTS // BOAT or CARAVAN // INVESTMENT PROPERTIES // BUSINESS or LEISURE TRAVEL // WORKERS COMPENSATION // SUPERANNUATION // INCOME PROTECTION INS. // TOTAL & PERMANENT DISABILITY INS. // KEYPERSON COVER // PARTNERSHIP or BUY/SELL DEALS.

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