

*"I have to say I've never experienced such quick service when it comes to handling a claim!"*

- Insurance Broker, QLD

# Keeping businesses on the move

Specialist insurance solutions that keep pace with your clients.

For over 25 years Protecsure has focused on developing **simple, niche products with easy online solutions** that help you get on with business.

Today, more than ever, businesses are becoming more mobile and immersed in a connected world. For businesses that are often on the move we offer specialised, simple insurance products to protect the valuable assets that keep them operating.

We work hard to provide fast and easy, yet forward-thinking insurance solutions for you and your clients. No matter what your clients' unique needs, we've got them covered.

For more information contact us on **1300 268 374** or **info@protecsure.com.au**

## Why choose us?

-  Trusted security
-  Specialists in covering mobile risk since 1990
-  Open-minded, personalised service
-  Fast and easy claims service designed to keep businesses on the move
-  Simple online quote and bind

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

Protecsure Pty Ltd ABN 26 094 997 163 AFSL 238815 arranges insurance on behalf of Chubb Insurance Company of Australia Limited ABN 69 003 710 647 AFSL 239778 and Berkley Insurance Australia ABN 53 126 559 706.

<sup>1</sup> Accidental loss or damage cover - limited cover available for tools of trade and sports equipment

<sup>2</sup> Fire is excluded under the policy but cover is provided under a Master Fire policy

<sup>3</sup> Theft in open air - excludes dongles and sports equipment (theft following forcible and violent entry only)

<sup>4</sup> Consequential loss cover due to the occurrence of defined events

The information contained in this brochure is descriptive only. The precise coverage provided is subject to terms and conditions of the insurance policies when issued. Before deciding to acquire any insurance product, you should obtain and consider the relevant PDS and/or policy wording. The PDS is available on our website - [www.protecsure.com.au](http://www.protecsure.com.au)



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**Our Equipment and Liability policies can be stand alone or combined**

## Equipment Insurance

**We are specialists in protecting your clients' valuable business assets such as –**

- + Tools of Trade
- + Survey Equipment
- + Mobile Electronic
- + Light Machinery
- + Photographic
- + Mobile Medical
- + Diagnostic and Measuring
- + Musical Instruments
- + Sports Equipment

And a wide range of Miscellaneous items including shipping containers, portaloos, photo booths, jumping castles, SMSF assets, theatre costumes, prosthetics and much more.

**Our feature rich policy cover includes –**

- + Accidental Loss or Damage cover<sup>1</sup>
- + Fire cover automatically included<sup>2</sup>
- + No flood exclusion
- + Unspecified cover for all equipment types up to \$3,000 per item
- + Individual items up to \$1m
- + Worldwide cover
- + Theft in the open air<sup>3</sup>
- + New for old up to the sum insured
- + Insurers max liability is two times the sum insured
- + No unoccupied premises clause
- + Includes transit and static risk
- + Excess from \$100.



## Marine Transit

**We offer industry leading coverage and policy limits.**

### Household Removals

- + Full Accidental Damage cover
- + Replacements cost up to \$500,000, regardless of age
- + Fine arts/antiques up to 25% of sum insured
- + No sets or pairs clause
- + Motor vehicles, pleasure craft, caravans up to \$50,000
- + Optional storage cover up to 90 days
- + Professional packing or inventory not required.

### Annual Accounts and Single Transit

- + Institute Cargo Clause A for international sendings
- + Accidental Damage for inland
- + Full deterioration cover for chilled/frozen goods
- + Over 2,000 commodities
- + Consequential Loss cover to \$10,000<sup>4</sup>
- + Legal Liability for shipping containers in your clients' care, custody or control
- + **Annual Accounts** - Sendings/turnover per annum \$50m local, \$25m overseas
- + **Single Accounts** - Up to \$500,000 per transit can be bound online, higher limits by referral.

## Public & Products Liability

**Specially designed for sole traders and small business –**

- + Max \$2.5m turnover or 10 employees
- + Sub-contractors up to 50% of insured turnover
- + Market leading sub-contractors extension
- + Waiver of subrogation
- + Worker to Worker cover with no additional excesses or premium loading
- + \$50,000 Consumer Protection for Plumbers in Victoria and Electricians in Queensland
- + \$250,000 Care, Custody and Control
- + Choice of Indemnity Limits for over 500 trades and occupations.

