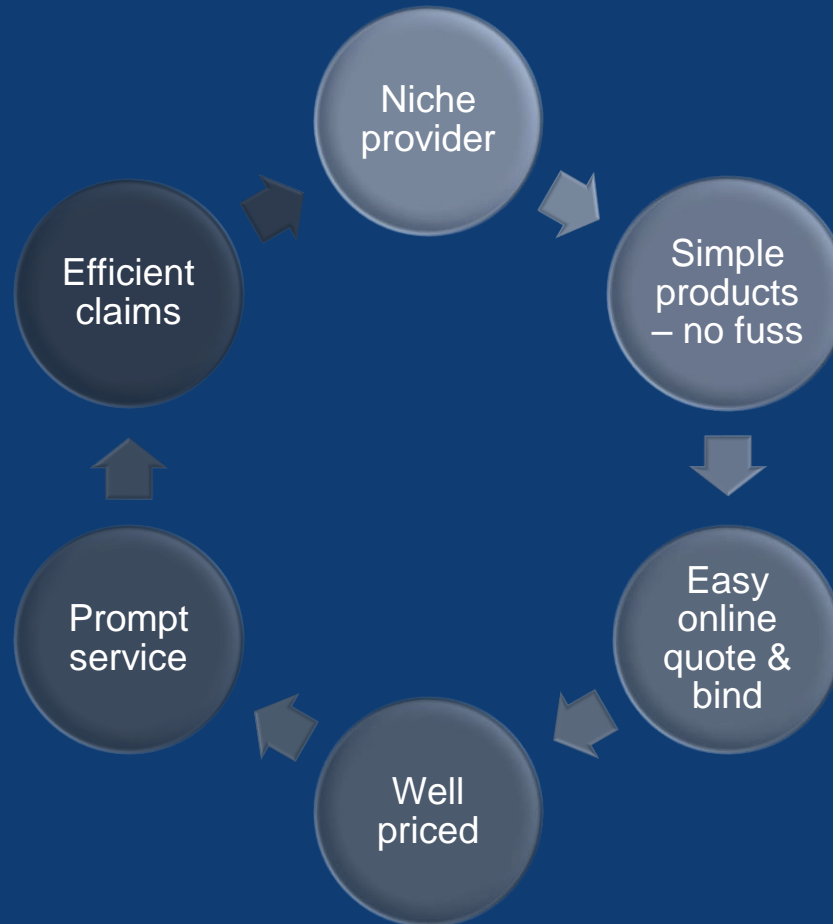




protecsure
insurance underwriting agency

General Property Insurance for Equipment

What does Protecsure stand for?



All our products fit this model

General Property Insurance


- Underwritten by Chubb Insurance for 15 years
- Each year we insure tens of thousands of items and deal with over 2,000 claims

General Property

Specialised
Equipment Cover



Policy Features

Features	
Theft (incl. open air**)	✓
Accidental Loss**	✓
Loss in Transit**	✓
Fire	✓
Worldwide cover / 28 Days per trip (extendable)	✓
New for Old	✓
Australia-wide	✓
Accidental Damage (incl. whilst in use**)	✓
Claims Turnaround	95% < 48 hours
Low Excess	From \$100

**Restricted cover for tools of trade and sporting equipment

Equipment Types



Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Survey Equipment

- Theodolites
- Total Stations
- GPS
- Automatic levels
- Laser levels
- Laser Distance measures
- Geo- systems

Equipment Types



Mobile Technology

- Laptops
- iPads / Tablets
- Smart Phones
- DJ Equipment

Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Equipment Types



Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Mobile Medical / Veterinary

- Ultrasounds
- Doctors bags
- Defibrillators
- Laser IPL devices
- X-Ray
- Insulin Pumps
- ECG's
- Ophthalmological

Equipment Types



Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Photographic

- Cameras
- Lenses
- Accessories
- Carry Bags
- Flash Units
- Tripods
- Video

Equipment Types



Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Light Machinery

- Tractors to 40hp unregistered
- Fork lifts / scissor lifts
- Generators
- Compressors
- Welders
- Pressure cleaners
- Mobility devices

\$250 minimum excess applies

Equipment Types



Diagnostic & Measuring

- Probes
- Sensors
- Diagnostic
- Testing

(Excludes underground / down hole)

Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Equipment Types



Musical Instruments

All types of instruments

(Band / DJ equipment with electric component goes in portable electronic category)

Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Equipment Types



Restricted Cover

- Theft following forcible & violent entry
- AD but not whilst in use
- Fire cover included
- New for Old

Sports Equipment

All kinds of sporting equipment including:

Archery, Athletics, Bikes, Baseball, Canoes, Cricket, Equestrian, First Aid, Gym, Gymnastics, Hockey, Kayaks, Racquets, Scuba, Ski / Snow equipment

However we are NOT able to insure:

- Motor bikes
- Jet skis
- Quad bikes
- Go karts

Equipment Types



Firearms (for registered club members only)

- Rifles
- Revolvers
- Pistols
- Scopes
- Gun cases
- Gun safes

Cover

- Theft from approved gun safe if not in active use
- AD
- Fire

Equipment Types



Restricted Cover

- AD incl. whilst in use (some exclusions apply)**
- Theft following forcible & violent entry
- New for old

** No cover underground / down hole etc.

Tradesmen's Tools

- Power tools
- Hand held tools (incl. welders)
- Chainsaws
- Tool boxes

Note

- Quotes for unspecified tradesmen's tools up to \$50,000, with a limit of \$2,000 for any one item can be quoted online
- Items over \$2,000 to be specified
- For unspecified greater than \$50,000 use on line referral

Plus cover for Stock & Scaffolding subject to limitations

Equipment Types



Static Equipment

- Desktop PC's / Servers
- Telecommunications
- Printers / Copiers
- Office equipment
- Static medical equipment

Comprehensive Cover

- Theft in the open air
- Accidental loss
- Accidental Damage incl. whilst in use
- Fire Cover

Equipment Types



Cover Varies (referral basis)

Miscellaneous Equipment

- Prosthetic leg
- Home made electronic bird scarer
- Night sight goggles
- Mobile boxing ring
- Jumping castle
- Mermaid tails
- Laser clay pigeon shooting system
- Segway
- Basketball simulator machine
- Portable photo booths
- Mobile food fit outs
- Coffee machines

Hire & Loan equipment (referral basis)

Policy Extensions

- ✓ Electronic Breakdown for IT equipment
 - if not covered under warranty
- ✓ Data Restoration Following Breakdown
 - sub limit required
- ✓ Temporary Hire Following Breakdown
 - while equipment is being repaired/replaced - sub limit required
- ✓ Auto Additions
 - schedules over \$100,000

Policy Exclusions

- ✓ Wear & tear or cosmetic damage
- ✓ Theft from an unlocked vehicle
- ✓ Electronic breakdown Temporary (available as an extension)
- ✓ Consequential loss of any kind
- ✓ Software (normally replaced free by vendor)

Scheme Ideas

Sector	Insurable equipment
Medical	Ultrasounds, doctors bags, imaging equipment, insulin pumps
Vets	Ultrasounds, Ophthalmological
Scuba	Diving gear
Real estate, fitness instructors	Laptops/iPads
Equestrian equipment	Jockeys, events, clubs
Photographic clubs	Cameras and accessories
Mobile car services	Tools of trade

Online Resources

- ✓ Quote and bind facility (less than 60 seconds)
- ✓ Policy wording / Endorsements
- ✓ Proposal
- ✓ FAQ's
- ✓ Brochure
- ✓ Pop ups where required during quote process
- ✓ "Tooltips" (pop up hints) when click on "?" on quote tool

BDMs in every State

For Support & Training (1 CIP):

- Brenda Todaro – Vic , Tas
- Jackie McCarthy – NSW, QLD, ACT
- Louise McGovern – WA, NSW
- Kevin Timoney – SA, NT

General Property Plus



A new tailor made service from Protecsure....

- Specialising in large mobile equipment such as:
 - Medical
 - Electronic
 - Survey
- Fast turnaround, competitive rates

Limits	GP+
Per item	Up to \$5m
Per schedule	\$1m to \$100m

...helping you get on with business



What You Told Us

Over 800 brokers surveyed in Nov 2012

- 90% said our underwriting service extremely to very professional
- 89% said it is extremely to very convenient to quote / bind
- 84% said our turnaround times are extremely to very good
- 85% said our claims service is extremely to very professional

Claims

Simple Process

- Claims are handled by Protecsure
- One page claim form available on-line
- Over 95% of valid claims will be approved within 48 hours
- Settled via repair or replacement (new for old)
- Claimants directed back to the original place of purchase for a quote to repair or replace

1300 MYCLAIM for queries or initial notification

End

Thank you for viewing this presentation.

We hope you will consider us for your equipment insurance needs.

Protecsure Pty Ltd ABN 26 094 997 163 AFSL 238815 arranges this insurance for Chubb Insurance Company of Australia Limited ABN 69 003 710 647 AFSL 239778. The precise coverage afforded 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/Policy wording is available at www.protecsure.com.au