

Innovative Products to protect your Business



Managing Business Risk

Running a business can be very rewarding but also demanding and stressful. It can also be very risky.

That's why it's important to protect your investment and livelihood.

It is an unfortunate fact that many businesses never survive a major disaster such as a fire, an extended court case, business interruption or disability of a business owner.

Every business is exposed to some form of risk, however, the right business insurance can help you manage that risk.

Finding the right insurance can also be tricky. It is not a commodity that can be bought off the shelf so you need expert advice to find the cover to give you the right protection at the right price.

At Austbrokers Phillips we have extensive experience in business insurance. We understand demands on your time and financial pressures, that's why we work on your behalf to give you the right advice, take away the hassle and minimise the costs of the right business insurance.

With 20 years of experience and extensive training, our people are qualified to provide professional advice. With a commitment to ongoing training and research we are kept abreast of new products and industry trends.

Our service extends beyond competitive insurance products. We take the time to understand your business, your objectives and your fundamental attitude to risk. We negotiate on your behalf with underwriters to secure the best possible cover at the lowest possible premium.

We explain your policy cover, terms and conditions and any special situations you need to be aware of. In the event that you need to make a claim we have a dedicated claims department to assist you in all aspects of making a claim.



Why Austbrokers Phillips

Advice

More than 'selling insurance' we provide advice on the best cover to ensure risks are identified and protected. Our range of services will provide you with innovative solutions using the best resources available in the market today.

Tailored Solutions

Our experienced team represent your interests and will strive to ensure the best outcome for you in the event of a claim being lodged.

Professional & Responsive

We have established a business that can provide you with an extensive array

of services on par with those offered by the internationals, with a team who are quick to address your individual needs.

Understanding

Austbrokers Phillips understands our clients' business and the global issues they face. We listen to your circumstances and keep abreast of changes, ensuring strategies are individually tailored to suit your specific needs.

Integrity & Sincerity

Austbrokers Phillips works to achieve long term partnerships with our clients. We aim to build a strong rapport and

reciprocal confidence, allowing us to take a personal approach to your business' financial well being.

Knowledge

Our team members are highly regarded experts in diversified fields including Insurance, Workers Compensation, Risk Management, Finance, Accounting, OH&S and Superannuation. This broad knowledge base provides the best, most comprehensive advice to facilitate positive outcomes for you.

General Insurance

- Public and Product Liability
- Vehicles, Plant and Equipment
- Goods in Transit
- Trade Creditors Insurance
- Directors and Officers
- Employment Practices Liability
- Tax Audit

Property Insurance

- Fire and Perils
- Business Interruption (Loss of Revenue)
- Burglary / Theft
- Money
- Glass
- Machinery Breakdown
- Electronic Equipment

Financial Planning

- Corporate Superannuation
- Business Expenses Insurance
- Income Protection
- Business Protection
- Business Succession Planning

Advisory Services

- Workers Compensation Premium Control
- Risk Reduction
- Workers Compensation Claims
- Risk Management
- Occupational Health and Safety Audits
- Training Programs
- Occupational Rehabilitation
- Return to Work Administration



Affinity Groups

Austbrokers Phillips Affinity Division has been built around partnering Associations and difficult to insure industry segments with insurance and risk solutions.

We take an holistic approach providing tailored insurance cover, risk and claims management, workers compensation advice and financial planning to Associations, Franchises and their affiliates. By partnering with the Association or Franchise, we understand their business models, risks and needs

to provide the most appropriate advisory and product arrangements.

With a focus on franchised businesses, our insurance and risk solutions are specifically tailored and monitored with ongoing assessment to ensure all policies remain relevant and effective.

The corporate strength of the national Austbrokers network allows us to leverage their relationships and resources whilst still delivering the best service to you locally.



Securing your Financial Future

At Austbrokers Phillips we recognise that running a business involves a major commitment of time and resources. We have developed a range of tailored solutions to assist you to protect the value of your business and your income, while enabling you to build wealth outside of your business. This helps you to achieve your financial goals and create a secure and comfortable future.

We can assist you with insurance to protect you against unplanned events, superannuation strategies for you or your staff, wealth creation, debt reduction, and tax advantage investments.

We offer the extensive knowledge and experience of a professional team of non-aligned financial specialists. We have our own licence and are independently owned and operated without ties to any bank, fund manager or financial institution.

This gives you the confidence that our advice and product recommendations are in your best interests.

Austbrokers Phillips utilises a strategic approach that takes into account your business as part of our evaluation process. We then develop a detailed financial plan including specific insurance and investment recommendations designed for you and your business.



Austbrokers Phillips Background

Austbrokers Phillips has been operating for over 20 years. Having commenced as an insurance broking business we have grown significantly to providing a broad range of professional services and advice in Insurance, Workers Compensation, Risk & Claims Management, Financial Planning and Superannuation. Our 6,000 clients range from your local retailer to top 500 corporate businesses and listed companies. We also have a range of services to meet your personal requirements.

Austbrokers Phillips is a member of the Austbrokers national network of insurance brokers. This network employs over 1,100 employees from over 80 different locations Australia wide. Austbrokers is a publicly listed company with the network having a combined premium turnover of \$1.8 billion in general insurance premiums, making it in the **top 4 broking operations** in Australia.

Austbrokers Phillips has earned its reputation as a highly regarded professional advisory firm providing excellent standards of service. We are registered with the Australian Securities & Investments Commission (ASIC) and are members of industry and professional organisations including the National Insurance Brokers Association (NIBA) and The Australian and New Zealand Institute of Insurance and Finance (ANZIIF). We hold an Australian Financial Services Licence No. 234457 issued on 14 December 2003.

Our success is due to our focus on client service, professional standards and competitive performance. We have a highly skilled and dedicated team of staff who will provide you with the level of service you deserve, the right advice and secure the best available products at the most competitive price.

For more information, please visit our website at www.austbrokersphillips.com.au



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