

# INSURANCE CHECKLIST



## Assets

	EXPOSURE	INSURANCE COVERS	COVER HELD	DISCUSSED	QUOTE REQUIRED
1	AVIATION	Loss or Damage to Air Craft			
2	BOILER EXPLOSION / PRESSURE VESSEL	Loss or Damage to your boilers and other machinery under pressure			
3	BONDS	Performance guarantees (an alternative to bank guarantees)			
4	BUSINESS PACKAGE	Fire & Extraneous Perils, Business Interruption, Public Liability, Accidental Damage, Burglary, Money, Glass, Electronic & Machinery Breakdown, Temporary Removal			
5	CONTRACT WORKS / CONSTRUCTION	Loss or Damage to your buildings or equipment during construction, installation, demolition or modification. Advanced profits due to delay in completion on time as a result of a claim.			
6	CORPORATE TRAVEL	Death & capital benefits; accident & sickness weekly benefits; overseas medical and additional expenses; overseas emergency assistance; baggage; travellers' cheques, documents, credit cards, money; personal computers, mobile telephones, calculators, photographic equipment & pagers; loss of deposits & cancellation charges; kidnap & ransom; auto rental damage & theft cover; alternative employee expenses; personal liability; extra territorial workers' compensation			
7	CROP	Loss or Damage to agricultural crops			
8	CREDIT	Loss following insolvency of your debtors			
9	ELECTRICAL EQUIPMENT	Accidental, Mechanical and Electrical breakdown of computers & associated equipment, including consequential loss of income			
10	FIDELITY GUARANTEE	Losses due to dishonesty of your employees			
11	GENERAL PROPERTY	Loss and/or Damage to laptops and other portable equipment whilst away from the insured premises			
12	GOODS IN TRANSIT	Damage to Goods in Transit, both overseas and local			
13	HOME AND CONTENTS	Damage to residential property, including coverage for personal valuables, legal liability and domestic workers compensation			
14	INDUSTRIAL SPECIAL RISKS	Loss or damage to tangible property (eg buildings, contents, stock)			
15	INTELLECTUAL PROPERTY	Legal expenses incurred to defend patent, trademark, copyright, etc.			
16	LEGAL EXPENSES	Costs incurred to take or defend nominated types of legal action where approved by your insurer			
17	LIVESTOCK	Loss or injury to livestock			
18	MACHINERY BREAKDOWN	Repair costs incurred following breakdown of plant & equipment, including Business Interruption & Loss of Perishable Product.			
19	MARINE HULL	Loss or Damage to commercial vessels			
20	MARINE PLEASURE CRAFT	Damage to pleasure craft whilst in or on the water, including whilst in transit			
21	MOTOR	Loss or Damage to the full range of registered vehicles and third party property damage			
22	RURAL	Combined policy for the full range of rural and domestic insurances, such as home & contents, farm property, legal liability, tractors etc.			
23	SPOILAGE	Deterioration of stock resulting from the breakdown of refrigeration equipment			
24	TAX AUDIT	Expenses due to unexpected tax audit (including GST)			
25	EARTHMOVING	Dry hire both own and hired in plant			
26	HEAVY MOTOR	Down time, trailer in control, operating radius, hazardous goods			
27	FORKLIFTS	Unregistered vehicle permits			

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## Liabilities

	EXPOSURE	INSURANCE COVERS	COVER HELD	DISCUSSED	QUOTE REQUIRED
1	CARRIERS' LIABILITY	Your legal liability for claims arising out of loss or damage to property carried for third parties			
2	DEFAMATION	Damages following libel or slander			
3	DIRECTORS & OFFICER'S / COMPANY REIMBURSEMENT	Your legal liability, as a director and/or officer of a corporation, to third parties for alleged breach of duty arising out of a claim for which you are not indemnified by the corporation. The claim must be first made against you and notified to the insurer during the period of cover			
4	EMPLOYMENT PRACTICES LIABILITY	Defamation, sexual harassment, discrimination, libel for employees			
5	ENVIRONMENTAL IMPAIRMENT	Bodily injury/property damage following gradual pollution. Legal expenses in defending your position.			
6	EXTRA TERRITORIAL WORKERS COMPENSATION	Variation of Workers Compensation benefits whilst employees are temporarily working elsewhere other than state of employment			
7	MARINE LIABILITY	Bodily injury/ property damage arising from: <ul style="list-style-type: none"> <li>- operation of vessels</li> <li>- carriers activities</li> <li>- ship-repair and general marine activities</li> </ul>			
8	MOTOR – CTP (GREENSLIP)	Bodily injury arising from registered vehicles			
9	PRODUCT GUARANTEE	Your legal liability to third parties for loss arising from any claim first received by you and notified to the insurer during the period of insurance, alleging the failure of your products to perform as guaranteed			
10	PRODUCT TAMPER / RECALL	Expenses following product tampering or recall			
11	PROFESSIONAL INDEMNITY	Breach of duty arising from the professional activities of the insured. Do you give advice?			
12	PUBLIC LIABILITY / PRODUCTS LIABILITY	Bodily injury/property damage arising out of the insureds business activities			
13	TRUSTEES LIABILITY	Damages following, mismanagement of superannuation funds by trustee			
14	UMBRELLA LIABILITY	Your legal liability to third parties for personal injury, property damage and advertising liability in excess of the amount recoverable from underlying policies or where there are no underlying policies, in excess of the self-insured retention			
15	STATUTORY LIABILITY	Innocent breaches of certain Statutory Regulations resulting in Penalties			
16	WORKERS COMPENSATION	Injury to employees as per State Legislation			

# INSURANCE CHECKLIST



## Financial Services

	EXPOSURE	INSURANCE COVERS	COVER HELD	DISCUSSED	QUOTE REQUIRED
1.	GROUP SALARY CONTINUANCE	Covers employees for lost income due to long term sickness / accident			
2.	INCOME PROTECTION / BUSINESS OVERHEADS	Covers loss of business income due to sickness or accident			
3.	KEY PERSON	Provides payment to company arising from major illness / death to key personnel			
4.	SHARE PURCHASE	Succession planning of business for partners or shareholders			
5.	SUPERANNUATION	Employer sponsored superannuation			
6.	BUSINESS CONTINUITY	Cover expenses involved with the replacement of a key person in the business			

	OPTION	DETAILS	HELD	DISCUSSED	QUOTE REQUIRED
1	PREMIUM FINANCING	Option to pay premium by way of either 8 or 10 instalments. Number of instalment options, are as per guidelines, please refer to your broker. Available for all General and Workers Compensation Insurance policies.			

***I confirm the insurance covers marked as 'discussed' have been discussed with me and I require further information on the options marked as 'quote required'.***

**Signed:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Print Name:** \_\_\_\_\_

**Signed on Behalf of Markeys:** \_\_\_\_\_

**(Please sign and return this Checklist to Markey Group Pty Ltd)**