

## Better for Business

We are committed to providing you with best value cover, service and price for your business.

Through our knowledge of insurance companies' specialties and our superior buying power on their behalf, we can usually save you money and provide more extensive coverage benefits than you can obtain on their own direct from an insurer.

You'll have the piece of mind that you have all the cover you need. and we'll be there to help you at claim time.

### Business Insurance services summary

- ✓ We save you time and money by managing your insurance program so you can get on with running your business
- ✓ We eliminate the need for you to conduct time consuming price & product comparison shopping. We offer objective, professional and researched advice and represent your best interest, not the insurer's
- ✓ Value for money! Going direct to an insurer may appear cheaper in price but can cost more in the long term if the cover is also "cheap" and a claim is not covered that should have been if correct advice had been received.
- ✓ We represent your best interest in ensuring quick, efficient settlement of claims
- ✓ We are a business partner who provides professional advice based on education and training, experience and expertise
- ✓ You get the expertise of dedicated insurance professionals who are trained and in tune with latest industry developments
- ✓ You get access to a full range of insurances to cover all aspects of your business
- ✓ We take the time to get an understanding of your business so we can provide the best solution and give you the right protection
- ✓ We develop risk management strategies to lower premium cost
- ✓ You minimise risk of over or underinsurance by having a professional consultant identify gaps in cover and do an assessment of your assets
- ✓ You improve cash flow through by using our monthly payment facility
- ✓ We handle all of your insurance placement, documentation and renewal review
- ✓ We have an in-depth knowledge across the full range of insurance products in the market (locally and internationally)
- ✓ We are aware of the business and legal environment impact on your insurance program
- ✓ We keep you abreast of impacts of market changes and make recommendations to your insurance covers
- ✓ We are able to look at your business from a holistic perspective
- ✓ We ensure your insurances are placed with secure, stable insurers approved by the Australian Prudential Regulatory Authority (APRA)

**Donnelly Insurance Brokers Pty Ltd**

ABN 12 008 081 178 AFS Licence No. 241176

Ground floor, 64 Hindmarsh Square, Adelaide SA 5000

GPO Box 1833, Adelaide SA 5001

Phone (08) 8236 7789 Fax (08) 8236 7700

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