

# IBNA Gold Business Insurance



## Protecting your business assets and liabilities

The IBNA Business Insurance policy is arguably the best coverage of its type available at a very competitive premium cost.

The Insurance Brokers Network of Australia (IBNA) marketing group has developed a superior policy exclusively for the clients of its member brokers, which combines the best features of other policies in the market with over 200 cover enhancements for excellent value protection.

## Features

As a member of the IBNA marketing group, we can provide you access to this quality product which includes such features automatically or options as:

The following insurance companies accept the IBNA Gold Business Insurance policy and service standards.



Allianz



## POLICY FEATURES

- ✓ **Accidental misfortune** of any description not specifically excluded is covered so it provides a broad safety net cover and is not limited to a list of specified events cover like most policies
- ✓ **Replacement cost as new coverage** – including natural disaster cover increase up to 20% of building cover in the event of cyclone, bush fire, earthquake, severe storm etc.
- ✓ **Business Interruption cover option** – to ensure your cash flow continues when your business can't due to a major disruption
- ✓ **Claims preparation costs up to \$25,000** to engage your own claims expert
- ✓ **Flood coverage** available
- ✓ **Transit cover up to \$50,000** for property on your vehicle against collision or overturning
- ✓ **Taxation audit costs coverage up to \$10,000** automatically included
- ✓ **Legal liability for bodily injury or property damage** anywhere in the world to your selected sum insured and including property in your control cover up to \$100,000
- ✓ **Employee dishonesty** up to \$5,000
- ✓ **Illegal use of corporate transaction card** up to \$5,000
- ✓ **Money coverage** – seasonal or festive cover increased to 50% additional cover
- ✓ **Storm damage to walls, gates and fences** included up to \$25,000 ... not usually covered
- ✓ **Business Special Risks coverage option** – unspecified items cover up to \$2,000 per item for property away from the premises
- ✓ **Theft without forcible entry** coverage option at the premises up to \$5,000 limit

## Important Notices

The sum insured that you select must be sufficient to allow for the full replacement of your building &/or its contents otherwise you would have to pay the balance yourself in the event of a loss in excess of the sum insured.

The IBNA Gold Business policy naturally contains cover limitations and exclusions so you will need to refer carefully to the Product Disclosure Statement and Policy Document available from Donnellys to confirm its suitability to you. This information is provided as General Advice only to assist you to understand the features of the policy coverage.

Call us for an obligation-free quotation for your No. 1 Best Value insurance buy!

**(08) 8236 7789**

**[www.Donnellys.com.au](http://www.Donnellys.com.au)**