

## Uninsured Risks Review

May we bring to your attention some additional types of insurance coverage not mentioned in the summary of insurance cover we have arranged for you. As part of our due diligence commitment to you, we ask you to consider the classes of insurance listed in the below table. We have not included types of cover related to private property, or to life insurance contracts.

The below list does not list every possible policy of insurance. It highlights common insurance products which you may wish to consider, based on our understanding of your current operations. ILINK INSURANCE BROKERS PTY LTD (IIB) can assist you to obtain suitable insurance coverage for additional risks that you think you may decide to insure.

Some of the cover types listed below may not be relevant to your occupation or activities. We strongly encourage you to regularly review the existing insurance policies you have, to ensure that current those policies continue to meet your changing insurance needs.

| Classes of Insurance Products   |   |
|---|---|
| <input type="checkbox"/> Advertising Liability  | <input type="checkbox"/> Employee Dishonesty/Fidelity Guarantee                                       |
| <input type="checkbox"/> Asset Protection [for business and non-business buildings, plant, machinery, stock, business interruption and for other owned or non-owned property in which you have an insurable interest. | <input type="checkbox"/> Film/Film Producers Guarantee  |
| <input type="checkbox"/> Association Liability if you are or become a member or officer of a Business Association   | <input type="checkbox"/> Fleet Motor  |
| <input type="checkbox"/> Aviation, such as ad-hoc charter flights   | <input type="checkbox"/> Fire and Accidental Damage   |
| <input type="checkbox"/> Business Interruption/Downtime cover [stand alone, if available]   | <input type="checkbox"/> Farm   |
| <input type="checkbox"/> Directors and Officers Liability   | <input type="checkbox"/> General Property   |
| <input type="checkbox"/> Management Liability   | <input type="checkbox"/> Glass  |
| <input type="checkbox"/> Bonds, Performance, Pay on Demand  | <input type="checkbox"/> Group Personal Accident  |
| <input type="checkbox"/> Cancellation and Abandonment   | <input type="checkbox"/> Residential Home and Contents  |
| <input type="checkbox"/> Commercial Package   | <input type="checkbox"/> Industrial Special Risks   |
| <input type="checkbox"/> Compulsory Third Party   | <input type="checkbox"/> IT Liability   |
| <input type="checkbox"/> Contract Works/Construction  | <input type="checkbox"/> Key Person   |
| <input type="checkbox"/> Container Liability  | <input type="checkbox"/> Legal Expenses [stand-alone Business only]                                   |
| <input type="checkbox"/> Contract Penalties / Liquidated Damages  | <input type="checkbox"/> Landlord [Property Owners]   |
| <input type="checkbox"/> Corporate Travel, Group Travel   | <input type="checkbox"/> Legal Expenses [business related]  |
| <input type="checkbox"/> Credit Risk Insurance [O/S Debtors]  | <input type="checkbox"/> Broadform Liability  |
| <input type="checkbox"/> Crop   | <input type="checkbox"/> Livestock  |
| <input type="checkbox"/> Cyber  | <input type="checkbox"/> Machinery & Equipment Breakdown and Consequential Loss                       |
| <input type="checkbox"/> Electronic Equipment Breakdown   | <input type="checkbox"/> Manufacturers Output/Sellers Contingency                                     |
| <input type="checkbox"/> Employers Liability  | <input type="checkbox"/> Marine Hull  |
| <input type="checkbox"/> Export Insurance   | <input type="checkbox"/> Marine Cargo   |
| <input type="checkbox"/> Extended Warranty  | <input type="checkbox"/> Marine Road Transit [Carriers liability]                                     |
|   | <input type="checkbox"/> Money in Transit and/or while on your business premises or home, if required |
|   | <input type="checkbox"/> Mortgage Protection  |
|   | <input type="checkbox"/> Motor Vehicle [commercial vehicles]  |
|   | <input type="checkbox"/> Personal Accident/Sickness   |
|   | <input type="checkbox"/> Plant & Equipment  |
|   | <input type="checkbox"/> Pleasure craft   |
|   | <input type="checkbox"/> Product Performance Guarantee  |

|  |  |
|--|--|
|  | <input type="checkbox"/> Product Tamper/Contamination<br><input type="checkbox"/> Product Recall<br><input type="checkbox"/> Professional Indemnity [PI]<br><input type="checkbox"/> Protection & Indemnity<br><input type="checkbox"/> Public and Products Liability<br><input type="checkbox"/> Strata Plan<br><input type="checkbox"/> Tax Audit<br><input type="checkbox"/> Technology Liability<br><input type="checkbox"/> Heavy Motor [trucks]<br><input type="checkbox"/> Trailer in Control<br><input type="checkbox"/> Travel & Group Travel<br><input type="checkbox"/> Umbrella Liability<br><input type="checkbox"/> Unoccupied Property<br><input type="checkbox"/> Voluntary Group Accident Schemes<br><input type="checkbox"/> Voluntary Workers<br><input type="checkbox"/> Workers' Compensation (ACT, NSW, NT, QLD, TAS, SA, VIC) |
|--|--|

### Claims Payouts

Reasons why some claims may not be paid in full are for example:

- **Under insurance** or Undeclared assets – if your sums insured or the declared insurable values you provide are inadequate, and the policy contains a co-insurance or average clause, your claim will not be paid in full.
- **No insurance** – if you choose not to insure a particular risk, you must bear all such losses yourself.
- **A deductible or excess under a policy** – you must bear the first part of the loss up to the amount of the deductible or excess that applies to such loss(es).
- **Excluded perils** – some policies exclude or partially exclude specific perils, such as flood, storm surge, subsidence, collapse, civil unrest, or war. You will not be insured for claims that occur because of the operation of an excluded peril unless you ask your request us to seek cover [which can be expensive as there may be a limited availability of cover in such cases].
- You should always read the policy Exclusions in any policy sent to you. Please contact our office if you need special help to modify a particular Exclusion and we shall ask your insurer if that cover is available.

If you see product type on the above list that you would like to discuss further, please contact our office immediately, and we shall be happy to discuss your requirements with you.