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Insurance for you and
your business

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Insurance Brokers for all occupations, including –

SME Business
(Small to Medium Enterprise)

Commercial Business

Trades People

Surveyors

Retail Shops

Non-Profit Organisations

Community Groups

Manufacturers

Property Owners

Transport Owner / Operators

Professional Offices

Construction Workers

Earthmovers

Strata Insurance

Suite 401, 12 Century Circuit Norwest Central,
Baulkham Hills NSW 2153
PO Box 6923 Baulkham Hills DC NSW 2153
T: 02 9680 1700 F: 02 9680 1699
E: info@andrewsinsurance.com.au
www.andrewsinsurance.com.au



ANDREWS

INSURANCE
SERVICES
TO BUSINESS

Business

Small / Medium Business / Retailers / Wholesalers / Importers / Manufacturers



Business Package

Business Package is specifically designed to meet the needs of Australian small-to-medium sized businesses.



Office Package

Office Package provides all-in-one protection for people who operate their business from an office including medical and health, financial services, professionals, consultants and administrative services. This policy can be tailored to your business requirements.



Liability Insurance

Liability Insurance will protect you and your business against a range of legal liabilities, including personal injury and property damage.



Business Interruption

The shortfall in your business income caused by the interruption to your business after you've had an insured loss.



Corporate/Business Travel Insurance

Corporate Travel Insurance provides cover for employees when travelling for business purposes.



Management Insurance

Management Liability Insurance is designed to extend company protection and provide all-in-one coverage for Directors & Officers Liability, Employment Practices, Statutory Liability & Company Expenses.



Commercial Motor Insurance

Includes all different vehicles, from cars, trailers and caravans to goods carrying vehicles and mobile plant machinery.



Motor Fleet Insurance

Fleet covers for a range of vehicle types and fleet sizes.



Construction Insurance

This is available for single projects and annual contract works. Covering property damage, removal of debris, professional fees, mitigation expenses, principal supplied materials, materials in transit.



Commercial Property Owners Insurance

Covering building, loss of rent, and public liability for property owners including strata lot owners.



Commercial Strata Insurance

Designed to protect the specific insurance needs of commercial strata title properties, not always catered for under a standard commercial property insurance policy.



Industrial Special Risks Insurance

Industrial Special Risks Insurance (ISR) provides property damage cover and consequential loss cover for medium to larger organisations.



Machinery Breakdown Insurance

Machinery breakdown, explosion or collapse or deterioration, fire theft and loss of income due to business interruption. Machinery repair and temporary hire costs.



Trade Debtors Insurance

Covering your book of debtors in the event of the debtor going insolvent.



Corporate / Professional



Professional Indemnity Insurance

Professional Indemnity Insurance provides cover from potential threats, such as claims for alleged negligence or breach of duty arising from an act, error or omission in the performance of professional services.



Information Technology Insurance

IT professionals and businesses can be liable for advice and/or services they have provided that cause financial loss to a third party. Information Technology Liability Insurance combines professional indemnity insurance with public and products liability cover to give you comprehensive protection.



Employment Practices Liability Insurance

Employment Practices Liability Insurance is designed to help employers minimise the risk and potential cost of claims taken against them by employees. These actions may be related to such things as alleged discrimination, unfair dismissal and sexual or workplace harassment.



Associations and Not for Profit Organisations Liability

Liability package for Associations and Not For Profit Organisations is designed to protect the assets of both the organisation and their officers against the risk of litigation.



Directors and Officers Liability Insurance

With greater corporate governance and regulatory surveillance in place today, company directors and officers are under increased pressure to carry out their duties and obligations meticulously. Failure to do so may lead to personal liability for the individual director or for the entire board of directors, regardless of whether they are acting in a part-time, honorary or non-executive capacity. Liability Insurance is designed to protect the assets of company directors and other individuals of a corporation against such claims.



Management Insurance

Management Liability Insurance is designed to extend company protection and provide all-in-one coverage for Directors & Officers Liability, Employment Practices, Statutory Liability & Company Expenses.



Personal



Car Insurance

Comprehensive and Third Party Property Damage.



Home Insurance

Accidental Damage Cover and Listed Defined Events.



Boat and Leisure Craft

Covering unexpected perils such as theft, fire, malicious damage, stranding or capsizing. Can also include damage whilst loading or unloading your boat, collision with other watercraft, jetties, submerged objects or motor vehicles.



Caravan Insurance

Covering damage to your caravan annexe and contents including theft.



Travel Insurance

For travel within Australia or overseas. Various plans to cover Overseas Medical expenses, luggage, cancellations and more tailored to suit your needs.



Landlords Insurance

Cover for deliberate and intentional acts by tenants, vandalism, loss of rent.



Residential Strata Insurance

Covers can include building, common contents and common property, office bearers liability, personal accident cover, loss of rent.

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Andrews Insurance Services Pty Ltd
ABN 22 096 387 094 AFS Lic No. 239069

Suite 401, 12 Century Circuit Norwest Central,
Baulkham Hills NSW 2153

PO Box 6923 Baulkham Hills DC NSW 2153

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