



BUSINESS & PERSONAL INSURANCE CHECKLIST

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BUSINESS & PERSONAL INSURANCE CHECKLIST

Use this Checklist to make sure you have enough Business & personal protection in place for your financial security.

Tick the box next to each insurance protection item listed and please contact **Coastsure** if you have any questions about the different types of covers in the Checklist, or if certain covers are needed for you or your business.

Assets Insurance	Covers loss or damage to your Stock; Plant & Equipment; Buildings.	<input type="checkbox"/>
Profits Insurance	Pays for your 'Lost Profits' if you can't trade due to loss or damage to the Business Assets	<input type="checkbox"/>
Liability Insurance	Covers your Legal Liability if you are sued for negligence.	<input type="checkbox"/>
Business Vehicles Ins.	Covers Loss or Damage to your work vehicles	<input type="checkbox"/>
Transit Insurance	Covers any goods damaged in transit – Imports, Exports, or Australia-Wide sendings.	<input type="checkbox"/>
Keyman Insurance	Pays the company a 'lump sum' if a key employee is disabled or dies.	<input type="checkbox"/>
Partnership Insurance	Pays the company a 'lump sum' if a Partner is disabled or dies, so the business can pay their estate for their share in the business.	<input type="checkbox"/>
Management Liability	Covers the costs to defend litigation against Directors for alleged negligence in carrying out their Directors Duties & Responsibilities.	<input type="checkbox"/>
Professional Indemnity	Covers your legal liabilities if you are sued by a client for a breach of your duty owed in a 'Professional Capacity.'	<input type="checkbox"/>



PROTECTION FOR YOU PERSONALLY

Income Protection	Pays a Weekly Benefit to you if you are injured or sick and cannot work in the business.	<input type="checkbox"/>
Life & trauma Insurance	Pays you a 'lump sum' on your death or diagnosis of a terminal illness, to cover your debts and provide for your family.	<input type="checkbox"/>
House & Contents Ins.	Covers all your 'Personal Assets' in the event of unforeseen loss or damage.	<input type="checkbox"/>
Private Motor Vehicle	Covers loss or damage to your non-business (private) vehicles.	<input type="checkbox"/>

NB: Please Note that this checklist is an annotated description of the policy covers only. Please ask for a copy of the relevant PDS (Policy Wording) for exact details of the policy terms & conditions.