

# Our Capability





## About Coverforce

As Australia's largest privately owned insurance broker, we are proud to protect the financial futures of thousands of businesses and their employees throughout the country.

Coverforce was established more than 20 years ago as a provider of smart insurance solutions to industry groups.

Thanks to a high volume of client referrals and a successful acquisition strategy, we have grown to become Australia's largest and most capable privately owned insurance broker.

Today, our expert team represent thousands of publically listed companies, private companies and associations. Leveraging our superior service, industry knowledge and strong insurer relationships we have established ourselves as the value-added alternative to any competitor in the market.

## Our Mission

To protect the financial future of businesses and their employees. We do this by delivering cost effective and smart insurance solutions, expert risk advice and best in class claims management.

### Our Values

Our values define the core of who we are as a business. We chose these five values as they represent the strongest attributes we strive to embody in all aspects of our business.

When you work with us, you should expect for each of these values be present in our relationship:



### Customer

Customers are our first priority



#### Team

We work together to succeed



#### Excellence

We continuously seek best practice



#### **Ethics**

We are honest and fair in our dealings at all times



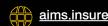
#### Results

We focus on achieving

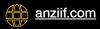
## Memberships

Coverforce are proud members of the following organisations:















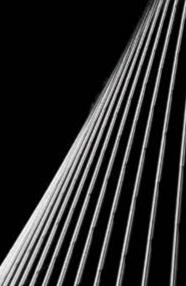


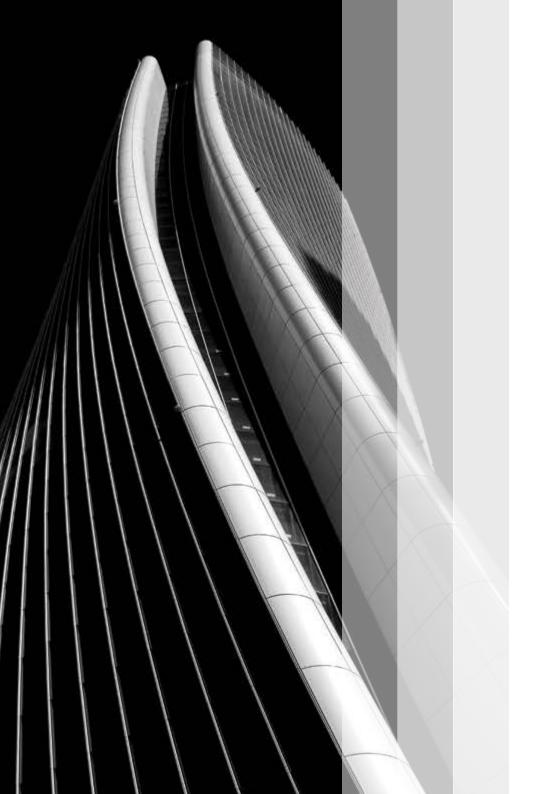












# How we can help

As your trusted insurance partner, we deliver sound advice, excellent service, and an insurance program that won't let you down when it's time to claim.

We work with you to assess your exposures and determine the right insurance program for your needs. We then leverage our strong position and reputation in the market to negotiate robust coverage at competitive rates.

Should a claim arise, we'll be by your side. Our highly experienced in-house claims team will work with the insurer on your behalf to ensure you receive your full entitlement without delay.

Since our inception, we've worked hard to surpass our competitors by providing better solutions, better rates and being easier to do business with. We see our strong year on year growth and positive client feedback as proof that we are getting this right.

## What to expect from Coverforce



When you appoint Coverforce as your insurance broker, you can depend on us for the following:

#### **RISK ASSESSMENT**

We will assess your risk to determine the level and scope of cover required. Our focus is always on protecting your business and saving costs.

#### **EXPERT NEGOTIATION**

Our strong insurer relationships and unlimited access to global markets allow us to negotiate top quality cover at highly competitive rates.

#### POLICY PLACEMENT

We place your cover as instructed and provide you with all the documentation. You get one point of contact for all your policies.

#### **POLICY ADMINISTRATION**

Businesses change throughout the year. If you expand your service offering, purchase assets or open a new location, give us a call. We can provide advice and adjust your coverage if required.

#### ONGOING RISK ADVICE

Unsure if you are covered for a particular scenario? Need to understand insurance implications prior to making a business decision? Contact us – your broker is always on hand to provide personalised risk advice.

#### **CLAIMS MANAGEMENT**

Should a claim arise we will be by your side. Our team will work with the insurer on your behalf to get your full entitlement without delay.



# Product & service expertise

Our qualified and experienced team are licenced to deal in all classes of General Insurance with expertise across a wide range of industries.

Just some of the products we can assist with are listed below:

#### PROPERTY AND LIABILITY

- > Business Insurance Packages
- > Commercial Property Insurance
- Contractors Plant Insurance
- > Contract Works / Material Damage
- > Industrial Special Risks
- > Product Liability Insurance
- > Public Liability Insurance
- Strata Title Insurance

#### **MOTOR VEHICLE**

- Motor Fleet Insurance
- > Heavy Motor Insurance
- > Commercial Motor Insurance

#### PROFESSIONAL RISKS

- > Crime Insurance
- > Cyber and Privacy Insurance
- > Directors and Officers Insurance
- > Employment Practices Liability
- > IT Liability
- > Management Liability Insurance
- > Professional Indemnity Insurance
- > Statutory Liability

#### ACCIDENT AND HEALTH

- > Corporate Travel
- > Group Personal Accident
- > Group Income Protection
- > Journey Insurance
- > Workers Compensation

#### PERSONAL LINES

- > Home Insurance
- > Private / Prestige Motor Insurance
- > Pleasure Craft Insurance
- > Travel Insurance
- > Landlords Insurance

#### **SPECIALITY PRODUCTS**

- > Asbestos, Pollution and Environmental Liability Insurance
- > Bonds (Surety)
- > Builders Warranty / HBCF Insurance
- Life Insurances (Term Life, Key Person, TPD, Trauma, Income Protection and Business Expense Insurance)
- Marine Insurances (Cargo and Transit, Commercial Hull, Protection and Indemnity, Marine Liability)
  - Trade Credit Insurance
- Warranty and Indemnity Insurance

#### SPECIALTY SERVICES

- > Asset and Insurance Valuations
- > Business Interruption Reviews
- Contract Reviews and contractual advice (24hr turnaround)
- > Group Insurance Schemes
- > International Placements
- Workers compensation assistance, including classification review, OH&S Audit, ongoing claims management and return to work support

# Talk to a Coverforce risk expert today.

Find your local Coverforce office at:



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