



Laing+Simmons

Smart Insurance Solutions

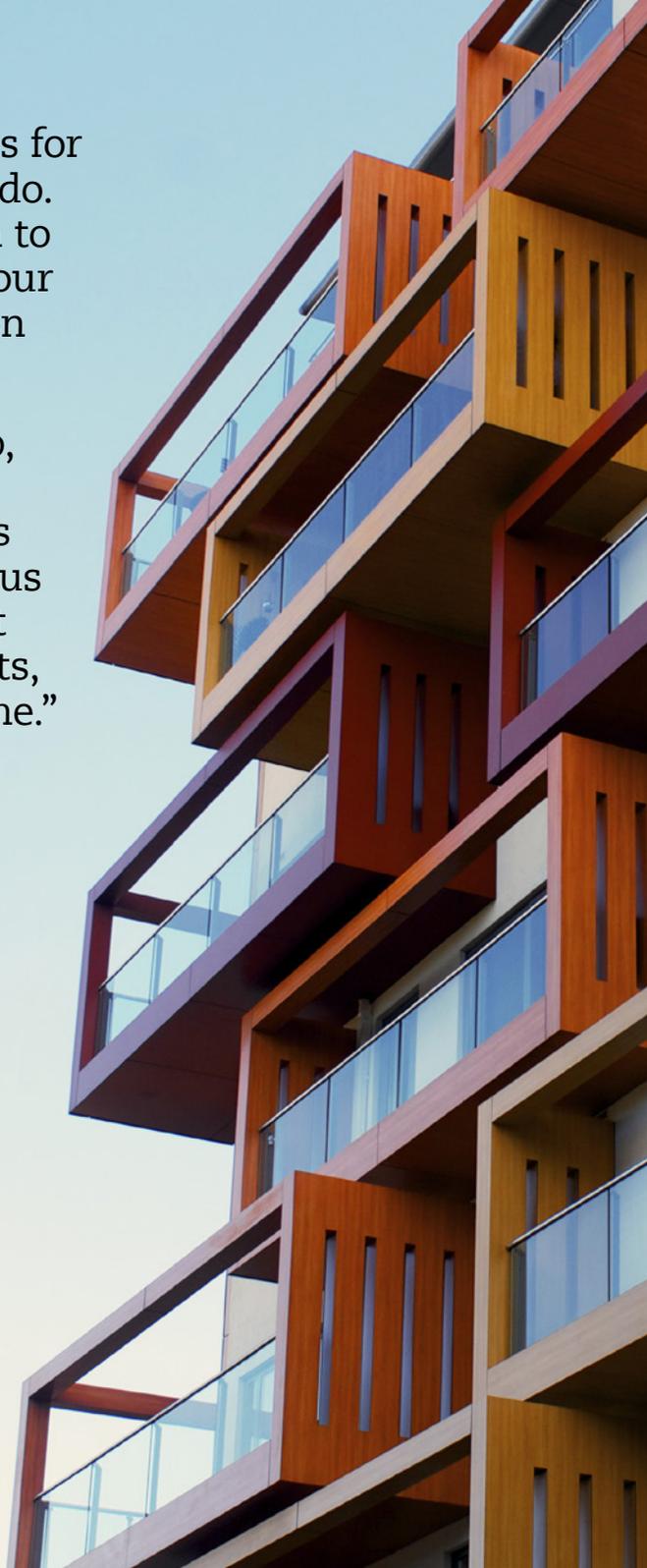
Insurance solutions for
Laing+Simmons Franchise Owners



“Creating smart insurance solutions for clients is what we do. Our determination to genuinely protect our clients is the reason we do it so well.

It’s not what we do, but the reason we do it that makes us different. It drives us to deliver excellent outcomes for clients, each and every time.”

Jim Angelis
CEO Coverforce



Insurance for Laing+Simmons Franchise Owners

Laing+Simmons have established two quality insurance schemes tailored to a Franchise Owners business. These are the Laing+Simmons Professional Indemnity Insurance Scheme and the Laing+Simmons Office Insurance Scheme.

Proudly managed by Coverforce, one of Australia's leading insurance brokers to the real estate and property industry, these insurance policies offer quality and competitive rates.

Professional Indemnity Insurance

The Laing+Simmons Professional Indemnity Insurance Scheme provides cover for claims of alleged professional negligence.

Cover includes:

- > Costs incurred to investigate a claim
- > Legal costs incurred to defend the Insured
- > Costs to dispose of a claim for which either a settlement has been reached or for which you have been found liable by the courts

This scheme is the first to offer an Australia wide free 7 year run off cover. This is an important benefit because a Franchise Owner who sells their business could still be sued many years later over matters they may have been responsible for whilst in the business. Under normal circumstances run off insurance could cost the equivalent of approximately 4-5 years of annual premiums.

Key policy benefits include:

- > A comprehensive policy wording backed by the quality of Lloyd's of London
- > Free 7 years run off cover for eligible insured's
- > Two reinstatements of the indemnity limit
- > Automatic Fidelity sub limit of \$100,000
- > Costs in addition limit of indemnity
- > Low "costs exclusive" excess structure
- > Franchisor Liability Extension
- > Bodily injury/property damage cover to the full policy limit
- > Continuous Cover provision
- > Employment Practices Liability sub limit of \$500,000
- > Statutory Liability sub limit of \$250,000
- > Cyber Liability (third party cover)
- > Definition of employee extends to include contractors/consultants/sub-contractors

Office Insurance

The Laing+Simmons Office Insurance Scheme has been designed to provide tailor made office insurance solutions that meet the specific requirements of Laing+Simmons Franchise Owners.

Cover depends on the options chosen and could include:

- > Accidental loss or damage to property
- > Theft
- > Glass and Signs damage
- > Money
- > General Property (cover for items removed from the office)
- > Employee Dishonesty
- > Business Interruption
- > Machinery Breakdown
- > Computer & Electronic Equipment Breakdown
- > Public Liability
- > Tax Investigation
- > Key & lock replacement on rental properties where keys are lost/stolen
- > Open House Property Damage & Theft

Why Choose Coverforce?

A thriving Real Estate office can be a very busy and demanding place. That's why we don't waste your valuable time by placing you in call centre queues or asking you to explain your queries repeatedly.

At Coverforce, we provide our clients with a direct line to their personal broker. Your broker can be contacted not only at the time of purchasing your policy but also for professional risk advice throughout the year.

Coverforce provide quality policies to our clients, that's why we won't leave your side in the unfortunate event of a claim. Both your broker and dedicated claims manager will work with your insurer to expedite your claim and deliver your full entitlement.

We understand how hard you've worked to build your business, that's why we'll work just as hard to protect it.



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For more information

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