

MARSH ADVANTAGE INSURANCE



CONTENTS INSURANCE SOLUTIONS

Quality cover at competitive prices from the world's leading insurance brokerage group.

'Just like you would employ the services of a solicitor for your legal obligations or an accountant for your tax matters, a qualified insurance broker provides experience and advice and can arrange coverage that achieves the best protection and value for your asset'



NEXT STEPS

For more information about how you can benefit from our services, please contact:

Sonya Febbo

Client Service Consultant

p: +61 03 9603 2278

m: +61 0419 670 097

e:sonya.febbo@marshadvantage.com

It's simple. At no cost to the organisation, Marsh Advantage can provide savings to individuals by assisting them to customise their insurance requirements.

Marsh Advantage can offer quality cover, competitive prices and friendly service to all of your employees as part of our employee offering.

Contents Insurance

Contents' means, items (a) to (g) below, while they are at the site, and which belong to you or your family or for whose loss or damage you or your family are legally liable
Contents are:

(a) all household goods (including carpets whether fixed or not), personal effects, cash, coins and negotiables, (including jewellery up to \$5,000 Limit without specifying)

(b) articles of special value

(c) if you live in a strata title building, the internal paint work, wallpaper and any fixture or structural improvement within or attached to that residence which the Body Corporate is not required by law to insure,

(d) if you are a tenant, landlord's fixtures and fittings for which you are legally liable and fixtures and fittings installed by you for your own use,

(e) any of the following equipment if it does not require registration:

- golf buggies;
- motorcycles up to 125cc engine capacity;
- garden equipment; or
- motorised wheelchairs

(f) canoes, kayaks, surfboards, surfskis or sailboards, and any other watercraft up to: four (4) metres in length, and ten (10) horsepower.

(g) furniture and equipment of an office or surgery used by you or your family in your own business in the home and tools and equipment used for earning income by you or your family.

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About Marsh Advantage Insurance: Marsh Advantage Insurance is a leading provider of insurance broking services for businesses across Australia. Our company is built on a culture dedicated to understanding the risk and insurance needs of local and national businesses that operate in our cities, regions and communities. We are driven by a commitment to deliver industry leading service and value for our clients.

Marsh Advantage Insurance sits alongside Marsh as part of Marsh & McLennan Companies, a global team of professional services firms offering clients advice and solutions in the areas of risk, strategy and human capital.

Disclaimer: This brochure is for general information. It is not a substitute for specific advice and should not be relied upon as such. We accept no responsibility for any person or corporation acting or relying on this information without prior consultation with us. Marsh Advantage Insurance Pty Ltd (ABN 31 081 358 303, AFSL 238369) arrange the insurance and is not the insurer. CATS 11/0154.

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