Financial Services Guide

WA Business Insurance

A Corporate Authorised Representative of Metrix Connect Pty Ltd

Financial Services Guide

The financial services referred to in this financial services guide (FSG) are offered by:

WA Business Insurance (ABN 13 624 312 189)

Phone: 0437 013 748
Email: admin@wabusinessinsurance.com.au
Address: 53 Giles Street, North Beach WA 6020
Website: www.wabusinessinsurance.com.au

WA Business Insurance is a Corporate Authorised Representative (CAR Number 1263055) of:

Metrix Connect Pty Ltd
Address: 4 Akuna Drive, Williamstown VIC 3016
Telephone: 03 9397 8000
Email: info@metrixconnect.com.au

Metrix Connect (ABN 23 635 286 136) holds a current Australian Financial Services Licence number 525491.

This FSG sets out the services that we can offer you and how we will offer them. It is designed to assist you in deciding whether to use any of those services and contains important information about:

- how we and others are paid.
- any potential conflicts of interest we may have.
- our internal and external dispute resolution procedures and how you can access them.
- arrangements we have in place to compensate clients for losses.
- the terms of engagement that apply if you appoint us as your insurance broker; and
- other important information about your insurances.

From when does this FSG apply?

This FSG applies from 24 September 2026 and remains valid unless a further FSG is issued to replace it.

LACK OF INDEPENDENCE

Why we are not independent, impartial, or unbiased in relation to the provision of personal advice and the impact of this on you.

We, WA Business Insurance, are not independent, impartial, or unbiased pursuant to section 923A of the *Corporations Act* because:

- We may receive remuneration, commission, gifts or other benefits when we provide personal advice to you in relation to insurance products and other financial products;
- We may be subject to direct or indirect restrictions relating to the financial products in respect of which personal advice is provided; and/or
- We may have associations or relationships with issuers of insurance products and other financial products.

Further information about these benefits and relationships is set out in this Financial Services Guide.

If you have any questions about this information, please ask us.

Who is responsible for the financial services provided?	Metrix Connect is responsible for the financial services that we provide to you, or through you to your family members. Metrix Connect is also responsible for the content and distribution of this FSG. They have authorised our distribution of this FSG.
What kinds of financial services are you authorised to provide to me?	WA Business Insurance is authorised to advise and deal in general insurance products to wholesale and retail clients under Metrix Connect's Australian Financial Service Licence. We will do this on your behalf as your broker unless we tell you otherwise.
How can I instruct you?	You can contact us to give us instructions by post, phone, or email using the contact details on page 1.
Will I receive tailored advice?	Maybe, but not in all cases. However, we may need information about your personal objectives, details of your current financial situation and any relevant information, so that we can arrange insurance policies for you or to give you advice about your insurance needs. We will ask you for the details that we need to know. In some cases we will not ask for any of this information. If we do not ask, or if you do not give us all of the information we ask for, any advice you receive may not be appropriate to your needs, objectives, and financial situation. We will advise you when we issue you with advice without considering your personal objectives, financial situation or needs. In these circumstances, you should consider the appropriateness of the advice before acting on it. We will provide you with further information whenever we provide you with personal advice, being advice which takes into account your objectives, financial situation and needs. This information may include the advice you have been provided, the basis of the advice and other information on our remuneration and any relevant associations or interests. We may provide this information to you within a Statement of Advice (SOA) or in another written format. You should read the warnings contained in any SOA, or any other warnings that we give you, carefully before making any decision about an insurance policy. Where we provide you with advice about your insurance arrangements, that advice is current at the time that we give it. We will review your insurance arrangements when you inform us about changes in your circumstances. When you ask us to recommend an insurance policy for you, we will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies, we have not compared those policies to other policies available from the insurers other than the those we deal with regularly.
Product Disclosure Statement	If we offer to arrange the issue of an insurance policy for you, and you are a retail client, we will provide you with, or pass on to you, a Product Disclosure Statement (PDS), unless you already have an up-to-date PDS. The PDS will contain information about the policy, which will enable you to make an informed decision about purchasing that product.

Your Duty of Disclosure

It is important that you provide us with complete and accurate information about the risk to be insured otherwise the advice we give you may not be appropriate for your needs. We rely on you to provide complete and accurate information.

Before you enter into an insurance contract with an insurer, you have a duty under the Insurance Contracts Act 1984 (Cth) to disclose information to them (your duty) insurer. Your duty applies until the insurer agrees to either insure you or renew your insurance, and before you extend, vary or reinstate your insurance.

If you are applying for or renewing insurance that is a consumer insurance contract, which is an insurance policy obtained wholly or predominately in relation to personal, domestic or household insurance purposes (such as, your motor vehicle, home building and/or contents, residential strata, travel or personal accident or sickness), you must answer the specific questions asked by the insurer truthfully and accurately. In answering those questions, you must tell the insurer all information that's known to you and that a reasonable person would be expected to provide in answer to the questions. Not doing so may be considered by the insurer to be a breach of your 'duty to take reasonable care not to make a misrepresentation' and may cause issues in relation to the validity of your insurance policy and/or issues in the event of you lodging a claim.

At renewal, the insurer may either ask you to advise any changes to information you have previously disclosed or may give you a copy of the information you previously disclosed and ask you to advise them if there have been any changes. If you do not tell the insurer about a change, you will be taken to have told the insurer there is no change.

If you are applying for or renewing any other insurance, you have a duty to tell the insurer anything that you know, or could reasonably be expected to know, that may affect the insurer's decision to insure you and on what terms.

You do not need to tell the insurer anything:

- that reduces the risk it insures you for;
- is common knowledge;
- that the insurer knows or should know; or
- which the insurer waived you duty to tell it about.

Non-disclosure

If you fail to comply with your duty, the insurer may cancel your contract of insurance or reduce the amount it will pay if you make a claim, or both. If your failure to comply with your duty is fraudulent, the insurer may refuse to pay a claim and treat the contract of insurance as if it never existed.

If you are in doubt about whether a particular matter should be disclosed, please discuss it with our representative.

People you Represent

You must make sure you explain the Duty of Disclosure to any person you represent when we arrange any insurance cover for you. Alternatively, you may ask any person you represent to contact us, and we will explain their Duty of Disclosure to them directly.

How will I pay for the services provided?

Payment for the services you are provided are payable directly to Metrix Connect.

For each insurance product, the insurer will charge a premium that includes any relevant taxes, duties, fees, and levies. Metrix Connect often receive a payment based on a percentage of this premium (excluding relevant taxes, duties, fees, and levies) called commission, which is paid to them by the insurers. The amount of commission varies depending on the insurer, ranging between 0% and 30%.

In some cases, you will also be charged a fee. This fee may be in lieu of or in addition to the commission paid by the insurer.

The fee, along with the premium, will be shown on the invoice that is issued to you. You can choose to pay by any of the payment methods set out in the invoice. You are required to pay Metrix Connect within the time set out on the invoice.

We will receive up to 92% of the commission that Metrix Connect receive and any fee you are charged.

If there is a refund or reduction of your premium as a result of a cancellation or alteration to a policy or based on a term of your policy (such as a premium adjustment provision), we will retain any fee we have charged you. We will also retain commission depending on our arrangements with the insurer or charge you a cancellation fee equal to the reduction in commission.

When you pay your premium, it will be banked into a Metrix Connect trust account. Metrix Connect will retain the commission and fees from the premium you pay and remit the balance to the insurer in accordance with the arrangements they have with them. Metrix Connect will earn interest on the premium while it is in their trust account, or they may invest the premium and earn a return.

Premium Funding

If premium funding is arranged for you, Metrix Connect may be paid a commission by the premium funder. This is usually calculated as a percentage ranging between 0% and 4% of the funded premium (including government charges, levies and taxes). We may receive all or some of this commission from Metrix Connect.

We and/or Metrix Connect become entitled to this commission when you instruct us to arrange or issue a premium funding document. You can ask us what commission rates we are paid for a funding arrangement compared to other arrangements that were available to you

Non-Monetary Remuneration

During the course of our business, we may receive non-monetary remuneration from insurers, underwriters or other third parties. This may include, but is not limited to, access to technology platforms and IT support, education & training, event sponsorship and marketing assistance.

Employee Remuneration

Our employees are paid a market salary and may receive bonuses based on the overall performance of our business.

How are any commissions, fees or other benefits calculated for providing the financial services?

The commission Metrix Connect are paid is calculated based on the following formula:

X = Y% x P

In this formula:

X = Metrix Connect commission
Y% = the percentage commission paid by the insurer.
P = the amount you pay for any insurance policy (less any government fees or charges included in that amount).

Neither we nor Metrix Connect often pay any commissions, fees or benefits to others who refer you to us or refer us to an insurer. If we or they do, the referrer is paid out of the commission or fees that we receive (not in addition to those amounts), in the range of 0% to 50% of our commission or fees.

If we give you personal advice, we will inform you of any fees, commission or other payments we, our associates or anyone referring you to us (or to any insurer) will receive in relation to the policies that are the subject of the advice.

Do you have any material relationships or associations?

Metrix Connect is a Steadfast Group Limited (Steadfast) Network Broker. As a Steadfast Network Broker, Metrix Connect has access to member services including model operating and compliance tools, procedures, manuals and training, legal, technical, HR, contractual liability advice and assistance, group insurance arrangements, product comparison and placement support, claims support, group purchasing arrangements and broker support services. These services are either funded by Steadfast, subsidised by Steadfast or available exclusively to Steadfast Network Brokers for a fee.

Steadfast has arrangements with some insurers and premium funders (Partners) under which the Partners may pay Steadfast a fee to access strategic and technological support and the Steadfast Broker Network.

Steadfast is the owner of, or a shareholder in, approximately 30 underwriting agencies (Steadfast Underwriting Agencies) that act for insurers, including Australian Caravan Insurance, Axis Underwriting, CHU, Flex Insurance, National Motorcycle Insurance, Nautilus Marine Insurance, Prevail, Protecsure, QUS Strata Insurance, Sure Insurance and UAA, whom we may place your personal or domestic insurance with, and other underwriting agencies that may be used when arranging non-domestic insurances. Steadfast is also a shareholder of some premium funders such as IQumulate Premium Funding Pty Ltd. When dealing with Steadfast Underwriting Agencies and funders that Steadfast are a shareholder of, we will continue to act as your broker and in your best interests.

For a list of all of Steadfast's subsidiary and associate companies and brands, refer to the latest Annual Report available in the 'Investor' section of Steadfast's website. You can also obtain a copy of Steadfast's FSG at www.steadfast.com.au

Metrix Connect Pty Ltd

Metrix Connect may have other relationships or associations that are relevant to the services we provide you. You can obtain a copy of Metrix Connect’s FSG at www.metrixconnect.com.au

What should I do if I have a complaint?

1. In the first instance, contact the representative who provided you with the service and they will try to resolve your complaint immediately.
2. If we are unable to resolve your complaint, or if you would prefer to do so in the first instance, you can contact Metrix Connect on:

   Phone: 03 9397 8000
   Email: complaints@metrixconnect.com.au
   Post: 4 Akuna Drive, Williamstown VIC 3016
3. If we and/or Metrix Connect are unable to resolve your complaint to your satisfaction, as a Steadfast Network Broker we have access to a free, additional, proactive service known as the Steadfast Customer Advocacy service. It can assist if you have a problem related to satisfaction, or fair treatment in relation to your dealings with us, or your insurer. The service can be accessed by contacting them on:

   Phone: 02 9495 6500 (ask to speak to Customer Advocacy Service)
   Email: customeradvocacy@steadfast.com.au
4. Metrix Connect is a member of the Australian Financial Complaints Authority (AFCA). If your complaint cannot be resolved to your satisfaction by us, you have the right to refer the matter to the AFCA. AFCA provides fair and independent financial services complaint resolution that is free to customers. The AFCA can be contacted at:

   Phone: 1800 931 678
   Email: info@afca.org.au
   Post: GPO Box 3, Melbourne, VIC 3001
   Website: www.afca.org.au

Further information about how we manage complaints can be found on our website and the Metrix Connect website.

How is my privacy protected?

Metrix Connect maintains a record of your personal profile, including details of insurance policies that we arrange for you. They may also maintain records of any recommendations or advice given to you. They will retain this FSG, and any other FSG given to you, as well as any SOA or PDS that we give or pass on to you for the period required by law. If you wish to look at your file, we will arrange for you to do so.

We and Metrix Connect are committed to protecting your privacy and handle your personal information in accordance with the Australian Privacy Principles and the Privacy Act 1988 (Cth). A copy of the Metrix Connect privacy policy is available on request or on their website www.metrixconnect.com.au

What arrangements are in place to compensate clients for losses?

Metrix Connect has a professional indemnity insurance policy (PI policy) in place.

The PI policy covers Metrix Connect and its representatives (including authorised representatives) for claims made against them by clients as a result of their conduct in the provision of financial services.

The PI policy covers us for claims relating to the conduct of former representatives who no longer work for Metrix Connect and satisfies the requirements for compensation arrangements under section 912B of the Corporations Act.

Any questions?

If you have any further questions about the financial services WA Business Insurance provide, please contact us using the information on page 1.

Please retain this document for your reference and any future dealings with WA Business Insurance.

Our Terms of Engagement

Our Appointment	These Terms of Engagement, along with our FSG, set out the basis on which we will provide our services to you and apply once you have appointed us as your insurance broker. They apply to all WA Business Insurance clients unless we issue you a separate Terms of Engagement document.
Insurance Brokers Code of Practice	We subscribe to and are bound by the National Insurance Brokers Association (NIBA) Insurance Brokers Code of Practice. Please let us know if you would like a copy of the Code, otherwise it is available from the NIBA website www.niba.com.au
Who we Act for	We usually act on your behalf and in your interests in all matters. If we are unable to act for you due to a conflict of interest that cannot be appropriately managed, we will advise you immediately.
Our Services	We will provide you with the following services: **Pre-Placement Services** • Identify and assess your risks, develop proposals, and provide advice and recommendations on your insurance requirements **Placement Services** • Prepare underwriting submissions and negotiate policy terms with insurers • Place the insurances agreed upon, review policy wordings, confirm cover and arrange insurer policy documentation • Calculate, invoice and collect premiums • Adjust premiums on prior year policies (where applicable) • Arrange a quotation for premium funding if required • We will take reasonable steps to contact you at least fourteen (14) days prior to your insurance cover expiry date to engage you on the next steps **Post-Placement Services (if and when required)** • Facilitate policy changes and/or cancellations as per your instructions • Review your insurance arrangements when you inform us about a material change to your circumstances • Assist you with any Insurance Premium Funding needs **Claims Services** • Prepare and manage claims if an insured event occurs • We will keep you informed regarding the progress of claims • When we receive an insurer's response to a submitted claim, we will notify you of the outcome as soon as it is reasonably practical to do so • If a claim is either unreasonably denied or reduced by the insurer, we will act as claims advocates on your behalf to try to have the claim paid • We will advise you if the insurer seeks to negotiate a settlement of your claim and seek your instructions • If the insurer declines to pay a claim, we will explain the reasons for the insurer's decision and outline what further steps can be taken, including steps to make a complaint • In the event you terminate our appointment as your insurance broker we will provide details of any claim(s) to your new insurance broker so that they may continue to negotiate settlement on your behalf

Our Advice to you	Information about the advice we will provide to you can be found within our FSG within this document.
Approaching the Market	In most cases, we will seek quotes from the broader general insurance market before making a recommendation. We will advise you if we have not done this at the time of providing you with our recommendations. We will usually only consider the policies offered by the insurers or insurance providers that we deal with regularly. In giving you advice about the costs and terms of recommended policies we have not compared those policies to other policies available, other than from those insurers we deal with regularly.
Continuity of Cover	In circumstances where we have taken reasonable steps to contact you prior to the expiry of your insurance, but we are unable to obtain your specific instructions, you authorise us renew your insurances with current insurer/s and/or replace your insurances with policies from an alternative insurer, whichever is most appropriate, to ensure you remain protected.
Cancellation	We can only cancel a contract of insurance on the written instructions of a person authorised to represent each of the parties who are named as insureds. We cannot cancel any contract of insurance which is subject to the Marine Insurance Act 1909. If a cover is cancelled prior to its expiry, we reserve the right to refund to you only the net amount we receive from the insurer and not refund any part of the brokerage and/or broker fee we received for arranging the cover.
Our Payment Terms	We will invoice you for the premium, statutory charges (GST, stamp duty, fire services levy) and any fees we charge for arranging your insurances. Your invoice will state the amount you need to pay and the date on which they are payable. Our usual payment terms are 14 days from the date shown on the invoice. If you do not pay the premium on time, the insurer may have the right to cancel the policy. The insurer may also charge a short-term penalty premium for the time on risk.
How we will communicate with you	Wherever possible, we will exchange information with you using email. This includes the provision of disclosure documents (including Financial Services Guides and Product Disclosure Statements), which will be sent via email or as links to our websites. Where you have provided us with an email address, we will use that email address for all correspondence and disclosure notices. If you do not wish to correspond with us via email or do not wish to receive disclosure documents from us in this way, please advise us and we will update our records accordingly. Occasionally, we may send you information about services or products that may be of interest to you. If you do not wish to receive this information, you can opt out by notifying us.
Period of Engagement	Unless we agree otherwise, our appointment will commence from the time you first engage our services and continue until such time as either we or you cancel this arrangement.

Important Information about your Insurances

Duty of Good Faith

Both parties to an insurance contract, the insurer and the insured, must act towards each other with the utmost good faith. If you fail to do so, the insurer may be able to cancel your insurance. If the insurer fails to do so, you may be able to sue the insurer.

Essential Reading of Policy Wording

The policy wordings for your insurances have either been provided to you or will be sent to you as soon as they are received from your Insurers. We recommend that you read these documents carefully as soon as possible and advise us in writing of any aspects which are not clear to you or if any aspect of the cover does not meet with your requirements.

Reviewing your Sum Insured and Limits

Reviewing the sums insured and declared values in your policies on a regular basis and at each renewal will help you to ensure that you have maximum protection under your policies.

Consider whether you require cover for replacement on a 'new for old' basis and other costs such as removal of debris. The value of the property/assets insured may need to be updated if you change locations, renovate, or expand your premises, or purchase new property/assets.

If you do not check these values and advise us of changes you require, you could be underinsured as the insurer may apply an Average or Co-insurance clause.

Average or Co-Insurance

Some policies contain an Average clause. This means that if you insure for less than the full value of the property, your claim may be reduced in proportion to the amount of the under-insurance. These clauses are also called "Co-Insurance" clauses.

A simple example is as follows:

Full (Replacement) Value	$1,000,000
Sum Insured	$ 500,000

Therefore, you would be self-insured for 50% of the Full Value.

Amount of Claim	$ 100,000
Amount payable after Co-Insurance	$ 50,000 (50%)

Some Business Interruption policies contain an Average/Co-Insurance clause, but the calculation is different. Generally, the Rate of Gross Profit, Revenue or Rentals (as applicable) is applied to the Annual Turnover, Revenue or Rentals (as applicable) after adjustment for business trends or other circumstances.

If you are in any doubt about whether and how Average/Co-Insurance clauses apply to your insurances, please contact your us for assistance.

Contracts and Leases You Sign

If you sign a contract with an indemnity, "hold harmless" or release, it can invalidate your insurance – unless you obtain the Insurer's consent in advance.

This is because some policies contain a 'contractual liability exclusions' that mean the Insurer can refuse to pay or reduce the amount it is liable to pay by the extent to which it is unable to recover from the third party. These exclusions are often found in public and products liability, broadform liability and professional indemnity policies.

These clauses are often found in leases and other contracts you sign from time to time relating to your business. Do not sign a contract or lease without contacting us and/or taking legal advice as to whether the contract terms will prejudice your policy.

Contractual Liability and your insurance cover	Many commercial or business contracts contain clauses dealing with your liability (including indemnities or hold harmless clauses). Such clauses may entitle your insurers to reduce cover, or in some cases, refuse to indemnify you at all. You should seek legal advice before signing and accepting contracts. You should inform us of any clauses of this nature before you enter into them.
Leasing, Hiring and Borrowing Property	When you lease, hire, or borrow property, make sure that the contract clearly identifies who is responsible for insuring the property. Industrial Special Risks policies automatically cover property which you are responsible to insure, subject to the policy excess. Public liability insurance may assist you meet claims relating to property damage to property which you lease or hire. A sub-limit usually applies to the amount you can claim for damage to property in your care, custody, or control.
Additional Insureds and Noting Interests	If a person is to be named on your policy or insured as a co-insured or joint insured, notify us immediately so we can request this in advance from the insurer. Your property and liability policies will not provide automatic cover for the insurable interest of other parties (e.g., mortgagees, lessors). Check with us whether the insurer will include someone else as an insured or note their interests before you agree to this in a contract or lease. We cannot guarantee that an insurer will agree to include someone as an insured under your policy or to note their interests on your policy.
Claims Occurring Prior to Commencement	Most of your policies do not provide indemnity in respect of events that occurred before the insurance commenced. They cover events that occur during the policy period.
Claims Made During the Period of Insurance	Some policies (e.g. professional indemnity insurance) provide cover on a "claims made" basis. This means that claims first advised to you (or made against you) and reported to your insurer during the policy period are insured under that policy, irrespective of when the incident causing the claim occurred. (unless there is a date beyond which the policy does not cover – this is called a "retroactive date"). If you become aware of circumstances which could give rise to a claim, notify the insurer during the policy period. Report all incidents that may give rise to a claim against you to the insurers immediately after they come to your attention and before the policy expires.
Insurer Solvency	We do not warrant or guarantee the current or ongoing solvency or financial viability of the insurer because we have no control over the insurer's performance, and this can be affected by many complex commercial and economic factors.
Unauthorised Foreign Insurers	In limited cases, we may recommend that you insure with an unauthorised foreign insurer. An unauthorised foreign insurer is an insurer that is not authorised under the Insurance Act 1973 (Act) to conduct insurance business in Australia and is not subject to the system of financial supervision of general insurers in Australia that is monitored by the Australian Prudential Regulation Authority. If the insurer becomes insolvent, you will not be protected by the Federal Government's Financial Claims Scheme provided under Part VC of that Act.

Insurance Covers Available

The following list of insurance covers available is intended to highlight the many types of insurance available, **some of which you may already have in place or have viewed as not required**.

Please contact us if you would like any additional information about these classes of insurance.

Class of Insurance / Risks	
❑ Accounts Receivable/Book Debts	❑ Libel and Slander / Defamation
❑ Advance Business Interruption	❑ Life Assurance
❑ Airport Operator's Liability	❑ Livestock
❑ Association Liability	❑ Loss of Hire / Standby Charges
❑ Aviation Hull and Liability	❑ Machinery Breakdown/BI
❑ Bankers' Blanket Bond	❑ Management Liability
❑ Bloodstock or Livestock	❑ Manufacturers Output / Sellers Contingency
❑ Burglary/Theft	❑ Marine Hull
❑ Business Interruption (BI)	❑ Marine Cargo:
❑ Cancellation and Abandonment	❑ Overseas
❑ Charterer's Legal Liability	❑ Inland
❑ Commercial Package	❑ Inland & Overseas
❑ Completed Operations	❑ Medical Crisis / Trauma
❑ Compulsory Third Party	❑ Money
❑ Construction Risks / Liability	❑ Mortgage and Lease Guarantee
❑ Container Liability	❑ Mortgage Protection
❑ Contract Penalties	❑ Motor Vehicle
❑ Control of Well (Operator's Extra Expense)	❑ Non-Owned Aviation Liability
❑ Corporate Travel	❑ Personal Accident / Illness
❑ Crops (Growing)	❑ Plant & Equipment
❑ Cyber Liability	❑ Pleasurecraft
❑ Cyber Security (first party)	❑ Pluvius (Weather)
❑ Directors' and Officers' Liability	❑ Political Risk
❑ Disability	❑ Product Performance Guarantee
❑ Electronic Computer Crime	❑ Product Tamper / Contamination
❑ Electronic Equipment Breakdown/BI	❑ Product Recall
❑ Employers Liability	❑ Professional Indemnity / Errors & Omissions
❑ Employment Practices Liability	❑ Protection & Indemnity
❑ Environmental Impairment Liability	❑ Public and Products Liability
❑ Extended Warranty	❑ Salary Continuance
❑ Export Credit	❑ Surety Bonds
❑ Extra Territorial Workers' Compensation	❑ Third Party Strikes
❑ Fidelity Guarantee	❑ Takeover
❑ Film/Film Producers Guarantee	❑ Taxation Audit
❑ Fine Arts	❑ Technology Liability
❑ Fire and Extraneous Perils	❑ Trailers
❑ General Property	❑ Trade Credit
❑ Glass	❑ Trustee Liability
❑ Group Personal Accident	❑ Umbrella Liability
❑ Home and Contents	❑ Valuables
❑ Industrial Special Risks	❑ Voluntary Group Accident Schemes
❑ Infringement of Copyright	❑ Workers' Compensation:
❑ IT Liability	❑ Workcover Make Up Pay/Deductible
❑ Key Person	❑ State specific (VIC/NSW/QLD/SA/WA/NT/TAS/ACT)
❑ Kidnap, Ransom and/or Extortion	❑ Extra Territorial
❑ Legal Expenses	

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