



Optimum INSURANCE

Optimum Service from Quote to Claim

COMPANY PROFILE & CAPABILITY STATEMENT



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Optimum Insurance Services are insurance advisers based in Australia, currently servicing clients in Asia Pacific markets.

As a Corporate Authorised Representative of Insurance Advisernet, we proudly provide a wide range of insurance products and services.

Our award winning Founder, Amanda Smith, inspires her team of qualified advisers to embody her standards of excellence, so clients receive an Optimum experience every time.

We understand insurance can be complex and risky. At Optimum, we:

- ✓ Minimise your business risks by equipping you with the right policies for your business
- ✓ Make choosing an insurance policy easy by providing tailored, expert service
- ✓ Deliver quality customer service and expert advice, from finding the right quote, to efficiently processing claims procedures

With Optimum, you'll get peace of mind by knowing that all your needs are covered, from quote to claim.



What does an Insurance Broker do?

We advise business owners and managers on the best ways to 'transfer' the inevitable risks they carry as part of doing business. This enables businesses to plan ahead with certainty, knowing they have financial protection against loss, injury or threat to the wellbeing of their business.

We provide invaluable help in the event of a claim. We know and understand the system and can simplify a process that is often time-consuming and technically difficult.

Our role is to serve our clients' interests with integrity at all times.

As members of the National Insurance Brokers Association, we are governed by the Insurance Brokers Code of Practice.

We are also regulated and monitored by ASIC under the Financial Services Reform Act 2003 and the Corporations Act 2001 to ensure you receive the most accurate, appropriate advice for your needs.

We conduct a risk/needs analysis and then recommend the appropriate cover required to protect the individual or business assets and liabilities.

As your insurance adviser we will:

- ✓ **Save you time and money by managing your insurance needs**
- ✓ **Recommend appropriate insurers to match your business needs**
- ✓ **Eliminate the need for you to conduct product comparison shopping**
- ✓ **Respond promptly to all your requests**
- ✓ **Keep you informed of issues that may affect your business needs**
- ✓ **Provide claims support when you need it most**

We recognise policy quality and price are extremely important for business owners.

Rest assured that with Optimum, you will receive high quality, comprehensive policies that are **made to match your business risk requirements** and are competitive in the marketplace.

Our **comprehensive risk analysis** and **trained personnel** ensures we ask the right questions, so you receive the most suitable quotes for your individual needs.

We only use industry leading, financially stable insurance companies that provide excellent service, and we pride ourselves on our ability to offer quality insurance products and services.

We don't compromise on quality - and never will.



We provide professionals the security of dealing with experienced advisers. Our expertise means we are at the forefront of what you need to keep your business protected.

We also understand insurance can seem complex and dull! We therefore provide you with:

- ✓ A **quick and efficient process** to obtain a **tailored policy** that is simple for you and **made to match your needs**
- ✓ Access to leading **Specialist Insurance Companies**
- ✓ **Peace of mind** knowing you will be protected and backed by Optimum customer service, from quote to claim.

Requesting a quote is quick and easy.

Call 1300 739 861 or request a quote online through our user-friendly website: **www.optimuminsurance.com.au**



Our customers come from many industries, including:

Professional services – such as accountants, bookkeepers, tax agents, architects, engineers, building consultants, management consultants, training providers, real estate agents, mortgage, design and manufacturing, first aid and paramedical services, financial advisers, OH&S consultants, marketing consultants, medical services, recruitment consultants and IT consultants.

Commercial – such as retailers, importers, exporters, wholesalers, manufacturing, engineering, agricultural and mining.

Trades – plumbers, painters, electricians, builders, carpenters, and mechanical services, earthmoving services and crane operators.

Associations, franchisors and industry groups - we specialise in developing innovative insurance solutions for associations, franchisors and industry groups.

Whatever your line of business, we're here to serve you.



At Optimum Insurance Services we offer a wide range of insurance products and services including the following:

Professional Services

- Professional Indemnity Insurance
- Directors and Officers Liability Insurance
- Management Liability Insurance
- Employment Practices Liability Insurance
- Fidelity Insurance, Malpractice Liability
- Information Technology (IT) Liability Insurance
- Association Liability Insurance



Commercial Insurance

- Industrial Special Risks Insurance
- Business Insurance
- Public and Products Liability Insurance
- Farming
- Annual / Single Marine Cargo Insurance
- Business / Commercial Motor Vehicle Insurance
- Corporate Travel Insurance
- Trade Credit Insurance



Construction Industry

- Construction and Liability Insurance
- General Property Insurance
- Goods in Transit Insurance



Transport Industry

- Prime Movers, Trucks & Trailer Insurance
- Transport Depot Business Insurance
- Transport Industry Liability Insurance
- Carriers Liability Insurance



Workers Compensation

- Workers Compensation Insurance



Earthmoving Industry

- Earthmoving and Machinery Insurance, Liability
- Hook Liability Insurance



Personal Insurance

- Motor Vehicle Insurance
- Home and Contents Insurance
- Boat / Pleasurecraft Insurance
- Travel Insurance



Insurance Premium Finance

We understand that cashflow is important to businesses, especially for start-ups and SMEs. That's why we offer monthly payment options on insurance premiums.



We work with you to develop insurance solutions to suit your needs, and will provide you the most competitive and comprehensive option for the cover you require.

With us, you'll get Optimum service, from quote to claim.

Thank you for taking an interest in our business.

If you've read this far, we hope you're interested in working with Optimum Insurance.

We welcome your enquiries, and look forward to providing you with tailored solutions to your unique business needs.

Please contact us via:

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