



# Fitzpatrick & Co

Insurance Brokers

An Aviso Group Partner

## Welcome to Fitzpatrick & Company



## The Insurance Specialists

[Fitzpatrick.com.au](http://Fitzpatrick.com.au)

# Welcome

We have great pleasure in welcoming you to Fitzpatrick & Company Insurance Brokers, an Aviso Group Partner.

Having been in this industry for over 40 years, we have seen its progress first hand and how much value insurance provides when a disaster occurs for both individuals and businesses.

Fitzpatrick & Co have a clear vision for our future:

1. Leaders in insurance broking
2. A commitment to provide exceptional service
3. Placing the needs of our clients first

We have a team of highly experienced and dedicated professionals who are at the core of our success. It's all about building lasting relationships with our clients, by **making your business, our business.**



# About Fitzpatrick

Taking the time to do the job right is fundamental to our Company philosophy in delivering General Insurance solutions.

## **Risk Identification and Evaluation**

We spend time getting to know you and your personal and business insurance requirements and then the time to understand and evaluate your needs.

## **Negotiation with Insurers**

After the risk evaluation we start the negotiation process on your behalf with the Insurers to obtain competitive terms and broad policy wordings specifically to suit your needs.

## **Periodical Review of Changes**

We understand that from time to time circumstances change and we are there to assist and make easy any alterations that you may require.

## **Our history**

Established in 1990 we are a privately owned insurance broker with our Head Office located at 631 Waverley Road, Glen Waverley, Melbourne Victoria.

We have a staff of over 80 qualified and respected professionals within the industry and delight in providing personal and friendly service to you.

We hold an Australian Financial Services Licence, No 244386 under the Corporations Act 2001 to provide financial product advice and deal in general insurance products.

Many of our valued clients have been with us since our establishment and their loyalty is appreciated by the Company. Surely a testament to the level of service we provide.



# Our Focus

The focus of our business is our clients. It's all about building lasting relationships, by making your business our business. Our professional staff will be there to understand how much risk you can manage, and help link you with an appropriate insurer.

We know that choosing the right insurance can be complex. By working with Fitzpatrick & Co we will bring the product knowledge to help you make informed and easy decisions.

**At Fitzpatrick & Co, we provide the personalised service you look for from an established local business, together with the expertise and advice you would expect from a national organisation**

## Our values

### **Teamwork**

We understand that it is more important to work together to deliver outstanding service than to just meet our own personal objectives.

### **Belief**

A firm belief in ourselves, our company and our services enables us to confidently deliver a quality experience our customers can rely on.

### **Innovation**

We constantly challenge the status quo and encourage our people to be creative and innovative in their thinking.

### **Excellence**

- We strive to be the best that we can be.
- We constantly challenge ourselves to improve.
- We care about what we do.
- We have pride in our performance.
- We go the extra mile.

### **Honesty**

We believe in the importance of acting with integrity and honesty in all our dealings.

**Fitzpatrick & Co has a loyal customer base, dedicated staff and strong company values**

# What we offer

## Business Insurance

### Tailored to suit all industries & occupations

Our experienced insurance professionals can help decipher the vast array of products in the market, to build a tailored insurance package suited to your needs.

- Commercial Property
- Business
- Industry Special Risks (ISR)
- Public & Products Liability
- Professional Indemnity
- IT Liability
- Management Liability/Directors & Officers
- Cyber
- Marine Cargo
- Commercial Motor (Motor Fleet)
- Contract Works (Construction)
- Corporate Travel
- Workers Compensation
- .... and many more

## Personal Insurance

### Options to cover all your valuables

Why search the market for your personal insurance package when we can do it for you?

We can assist you in understanding your insurance needs and then find the right policy for you.

- Home and Contents
- Landlords - including AirBNB & holiday rentals
- Motor Vehicle
- Caravan and Motor Home
- Personal Accident & Illness
- PleasureCraft (Boat)
- Travel
- Strata

**Failing to use an Insurance Broker can  
have drastic ramifications**

# Specialist Markets

## Horticultural Industry

- Public Liability - automatically includes extensions for Statutory Liability \$2,000,000 and Errors and Omissions \$500,000
- Professional Indemnity
- Plant & Equipment
- Tools of the Trade
- Disability/Personal Accident and Illness
- Contract Works

Fitzpatrick & Co are insurance experts in Arboriculture and Horticulture Industries for over 15 years offering tailored insurances.

## Real Estate

- Public Liability
- Professional Indemnity
- Cyber Liability
- Management Liability
- Commercial and Private Motor Vehicles
- Property Damage
- Business Insurance Package
- Commercial and Residential Landlords

Fitzpatrick & Co offer specialist insurance protection specifically designed for Real Estate Agencies.

## Water Treatment Industry

- Public & Products Liability including cover for Legionella
- Professional Indemnity



# Specialist Markets

## Newsagents

- Combined Public Liability & Lotto Indemnity Covers - Authorised and approved by Australia Official Lotteries in partnership with VANA
- Business Insurance Package
- Commercial and Private Motor Vehicles
- Private and investment properties insurance

Fitzpatrick are Tatts approved providers of Insurance for the Newsagency and Lotteries Industry.

## Vending Operators

- Public & Products Liability
- Property Damage - Australia Wide
- Burglary of the Machine and Stock

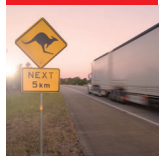
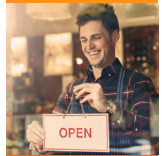
## Contractors & Trades

- Public Liability
- Plant & Equipment
- Motor Vehicle

# Added Protection for you

## Professional Indemnity Insurance

Under government legislation we are required to have \$5,000,000 Professional Indemnity Insurance. However for added protection for our clients we have arranged Professional Indemnity Insurance extended to a limit of \$100,000,000.



# Claims Negotiation

When you have customers, staff and a business to get back on track after an unexpected setback, you can leave the insurance claim to the experts - us!

We take care of the process by working closely with you and the insurance company and any third party valuers, repairers or specialists to help you get the best possible outcome. We keep you informed every step of the way.

## **Fitzpatrick & Co have a dedicated internal claims team**

The last thing you need to worry about is having to struggle with a claims settlement. We do that for you!

You can be sure we will be personally involved in all aspects of your claims.

- From the initial report of the incident
- Advice on how to proceed (what to do and what not to do)
- Consultation and negotiation with appointed assessors
- Fast tracking of paperwork
- Monitoring of claims progress to eliminate delays
- Prompt and fair settlement

## **After Hours Emergency Claims Service**

An emergency is never convenient and can often cause considerable stress. Next time an emergency strikes out of hours.....

Contact Johns Lyng Group on **1300 218 992**

and let them know you are a client of Fitzpatrick & Co.

Johns Lyng Group is one of Australia's leading emergency building companies who are ready and able to assist you.

[www.fitzpatrick.com.au](http://www.fitzpatrick.com.au) for more information

**We can help get you the best claims outcomes - because we work for you, and not the insurers**



# Claims Negotiation

## Expert Advice

- Our advice doesn't stop once we arrange your policy;
- We can give you advice throughout the claims process, and can advocate on your behalf with insurance companies, for no extra charge;
- This frees you up to focus on running your business - while we work to get your claim sorted out as quickly and as favourably as possible.

## Faster Claims

- With Fitzpatrick as your insurance broker, you have an Expert you can trust on your team, who can manage the claims process on your behalf, allowing you to focus on what really matters;
- We follow your claim from start to finish, we don't just lodge it and forget.

## Better Outcomes

- We understand how important it is for you to have a positive claims outcome;
- We leverage the support of our networks so that you enjoy the added benefit of a large organisation who can help if an issue arises. We can support you to manage your claim and champion it at the highest level with insurers if there happens to be an issue.



**24 hour Emergency Claims Service**  
**Ph: 1300 218 992**

# Fitzpatrick Life Services

It is important that you, your family and your business are protected against the unexpected. Important financial decisions must be regularly reviewed and adjusted to take into account changes to your circumstances and objectives, regardless of whether they are on a personal level such as life insurance or a business level such as Keyman Insurance. Fitzpatrick Financial Services\* and Fitzpatrick Life Services\* have been established to provide assistance in the areas listed below. Their experienced Advisors provide a professional, and personalised service to ensure our clients are adequately covered in all aspects of their insurance and financial affairs.

## **Life, Disability, Income Protection and Trauma Insurance**

If you're looking for assistance on life or disability insurance that is tailored to your situation, then our advisors can help. We can assess your individual situation, scope the market and make a suggestion on the best policy to suit your circumstances and budget. We can do this over the phone or if you are based in Melbourne we are happy to meet at your home or office to make things easier for you. Life and disability insurance is designed to provide financial help to you, your family or business should you die or become disabled.

It can allow you, or your survivors to do the following:

- Repay debts.
- Pay for major medical expenses.
- Cover your dependents for the loss of the major income provider.
- Secure a business.
- Provide options that you, your family or business would not have had otherwise.

## **Contact us for a no obligation consultation**

\*Fitzpatrick Financial Services Pty Ltd is a corporate authorised representative of Meritum Financial Group Pty Ltd ABN 93106888215 Australia Financial Services Licensee 105-153 Miller Street, North Sydney, NSW, 2060



# Fitzpatrick WorkCover

We can offer you independent advice and support for all of your WorkCover queries. Such as:

- Are you declaring the correct amount of Remuneration?
- Are your workplaces correctly classified for the predominant activity carried out at each of them?
- Are you managing your claims correctly, providing the correct paperwork and asking the insurer the right questions?
- Do you need help to write a foolproof Return to Work plan?

Any of the above factors could be having a negative impact on the WorkCover Premium that you are paying each year and in certain cases we can review up to 4 years and have the premiums revised accordingly.

## Examples

- Insurer applied an outstanding estimate of \$10,000 which was incorrect. Our challenge resulted in a substantial premium saving;
- Our client had a continuing problem with an employee suspected of malingering on compensation. Substantial penalties may have been incurred if the worker had been "fired" whilst on compensation. The matter was resolved quickly with rehabilitation proceeding.
- When a serious accident occurs in the workplace it is imperative that employers react immediately to protect their position. We have been able to arrange prompt independent expert opinion which has prevented prosecution on several occasions.

**Contact us for a no obligation consultation**



# Why have Insurance?

## **Buying insurance is common sense.**

It is a protection of your assets against everyday risks – like a simple traffic accident or storm damage to your premises or the rare occurrence like your home or office burning to the ground.

The courts have made large financial judgments against home owners and businesses that have been found liable for personal injury suffered by people on their properties.

Fate can at strike anytime. Insurance is your safeguard against loss, damage or injury.

Without insurance, who pays? Failing to insure means you could risk losing your home or business in order to pay a court judgment.

## **Failure to insure can be shortsighted and expensive.**

# Why use an insurance broker?

## **We work for you!**

Going direct to an Insurer may sometimes seem cheaper but this is rarely the case. Would you fight a legal dispute without a solicitor?

Would you lodge your company's tax return without an accountant?

## **So why would you insure direct?**

Insurance is complex — there are a myriad of policies on the market and by using Fitzpatrick & Co you can relax — we will do all the homework for you.

We are able to offer broad and tailored policy wordings for all your personal, commercial and industrial insurance requirements.

As your professional insurance partner we can analyse your individual situation and needs and provide a tailored plan especially for you.

**An insurance broker works for you not the insurance company - protecting your interests is our primary concern.**

# Payment made easy

Fitzpatrick & Co Insurance Brokers can provide easy payment options for payment of premiums whether it be \$500 or \$250,000.

Pay by the month or Premium Funding options allow you to manage your cash flow over a 12 month period and you are not faced with paying a large insurance bill in one lump sum.

## **Benefits of Premium Funding:**

- Provides cash flow certainty
- Easy repayment options via direct debit, credit card or EFT
- Consolidation of all your Insurance policies – multiple policies can be placed under one premium funding agreement
- Competitive, fixed low interest rates
- Interest payments, credit charges and application fees may be tax deductible

**No more big insurance bills to worry about!**

## Our Guarantee

We guarantee that if you are not totally satisfied with your policy, cancel your policy within 21 days of taking out cover and do not make a claim, you will receive a complete (100%) refund of your premium.

We also guarantee that your insurer will be authorised to underwrite insurance business in Australia and subscribes to Government Regulations, thus providing you with maximum security and peace of mind.

If they are not authorised, we guarantee to discuss this with you prior to placing cover.

**Whether its business, home or motor insurance, Fitzpatrick & Co provides advice and assistance to make sure you are properly protected.**

# Our Network

Our strong international connections combined with our National network enables us to provide professional service worldwide in placing cover for your assets and liabilities.

We have relationships with over 120 insurance providers so we can search for the best product at the best price to suit your specific needs.



## The Aviso Group

### Together at every step

Aviso stands for Advice and Vision because as a group we provide a national and personal alternative to traditional broking groups - **a local touch with the strength of a national group.**

## The Steadfast Group

### Strength when you need it

Steadfast Group is the largest general insurance broker network and the largest group of underwriting agencies in Australasia, with growing operations in Asia and Europe.



## NIBA

### You need an insurance broker

NIBA is the peak body of the insurance broking profession in Australia and represents around 360 member firms and more than 2000 individual Qualified Practising Insurance Brokers (QPIBs) throughout Australia.



## Uniba Partners









### The client-centric global broking network

An international partnership of over 60 independent, owner-led insurance brokers working together. Bound by a commitment to deliver exceptional service, we always put our clients' needs first.



# Fitzpatrick & Co

The Aviso advantage... Strength in numbers

-  Local ownership, national service
-  Creating the efficiencies of a larger corporate
-  Creating a national business
-  Providing the best insurance products and services
-  Sharing best practice across the network
-  Utilising technology to enhance customer's experience
-  Nurturing entrepreneurship
-  International capability





# We are here for you

## Phone

1300 554 633

(03) 8544 1600

1300 218 992 24 Hour Emergency Claims Service

## Email

[insure@fitzpatrick.com.au](mailto:insure@fitzpatrick.com.au)

## Address

631 Waverley Road Glen Waverley VIC 3150

PO Box 2230 Mt Waverley VIC 3149

## Web

[fitzpatrick.com.au](http://fitzpatrick.com.au)

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