

INSURANCES STRATEGIES

The following are only a guide for some strategies that may be considered.

RISK MANAGEMENT		Relevant?
Possible Strategy	Comments	
Health Insurance	Client preferences vs Medicare Levy surcharge	Y / N
Home, contents, car Insurance	Is it sufficient? Current? Premiums checked through insurance broker?	Y / N
Life insurance	Sufficient? Attitude to (partial) self-insurance	Y / N
TPD insurance	Sufficient? Attitude to (partial) self-insurance	Y / N
Income Protection	Sufficient? Attitude to (partial) self-insurance	Y / N
Trauma insurance	Sufficient? Attitude to (partial) self-insurance	Y / N
Children's insurance	Attitude to (partial) self-insurance	Y / N
Business insurance	Sufficient? Buy/sell agreement in place?	Y / N
Professional indemnity	Sufficient? Attitude to (partial) self-insurance	Y / N
Key person insurance	Sufficient? Attitude to (partial) self-insurance	Y / N