

INSURANCE RISKS

One of our roles as a Financial Advisor is to identify areas where you may be exposed to loss. Our discovery and review process enables you to make informed decisions as to how you wish to handle your risks.

The following is a brief list of insurance options that are available. Not all covers are listed and not all will apply to your business, however, we recommend that the list be regularly reviewed with your RMA Financial Advisor to ensure you aren't missing out on covering any potential areas of risk.

| | |
|--------------------------|-----|
| Client Name: | |
| Business Name: | |
| Client Reference: | |
| Date: | / / |

| INSURANCE TYPE | RISK DESCRIPTION | COVER HELD | RECOMMENDED COVER | REQUEST INFORMATION |
|--|--|-----------------------|-----------------------|-----------------------|
| ASSETS | | | | |
| Aviation | Loss or damage to any aircraft or related equipment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Boiler | Damage by explosion, overheating or collapse | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Contingency | Specialist One off covers for Hole in One, Event cancellation, etc. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Contract Works | Loss or damage to the project during construction | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Contractors Plant & Machinery | Cover for unregistered mobile plant, cranes, drilling rigs, and the like | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Crop | Fire or storm damage to growing crops | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Computer Breakdown | Covers EDP equipment for repair or loss of data following breakdown or malfunction | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Deterioration | Loss to chilled or frozen product | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| House & Contents | Covering your personal property against loss or damage | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Jewellers Block | Loss or damage to stock of precious metals & gems | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Landlords | Specialist covers for tenanted properties | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Livestock / Bloodstock | Loss following death or loss of use of valuable animals | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Machinery Breakdown | Cover for mechanical or electrical breakdown of plant & equipment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Material Damage | Damage to property caused by a wide range of perils | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Marine Builders | Covering vessels during construction testing commissioning and delivery | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Marine Cargo | Damage to products whilst in transit both local and overseas | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Marine Hull | Loss or damage to Private or Commercial vessels and related equipment | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Motor | Loss or damage to registered vehicles | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Political Risks | Expropriation of overseas assets by governments | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Tools and Equipment | Anywhere in New Zealand cover for trade tools | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Worldwide | Full cover available for all assets anywhere in the world | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

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|------------------------------|---|-----------------------|-----------------------|-----------------------|
| FINANCIAL | | | | |
| Accounts Receivable | Loss due to irrecoverable debts following loss of records | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Advanced Profits | Loss of future earnings following delay to a project | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Audit | Expenses due to unexpected audits by any statutory body | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Bonds | Performance & security guarantees | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Business Interruption | Loss of income and additional expenses after damage to property | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Extended Warranty | Extensions to warranty periods for a range of products | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Cancellation | Loss of income due to cancellation of an insured event | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Computer Breakdown Profits | Loss of income following a claim under a computer breakdown policy | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Credit Insurance | Loss following insolvency of a debtor | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Cyber Insurance | Responds to both first and third party losses triggered by a cyber-attack, including loss of data, misuse of data and reputational damages | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Export Credit | Loss following default by customers or due to political interference | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Fidelity | Loss through dishonesty of an employee | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Intellectual Property | Legal expenses to defend patent trademark or copyright | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Kidnap Ransom Extortion | Money paid to ensure safe return of staff or property | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Machinery Breakdown Profits | Loss of income following a claim under a machinery breakdown policy | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| LIABILITY | | | | |
| Airport Operators | Liability arising from the operation of a licensed airport | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Association Liability | Indemnity for those that hold positions on management committees or incorporated organisations | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Aviation | Covers losses caused through the operation of an aircraft | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Bailees | Losses caused as Bailee for reward | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Broadform | Covers losses caused to third parties through business activity or products | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Carriers | Liability under the Carriage of Goods act | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Defamation | Damages following libel & slander accusations | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Defective Workmanship | Covers physical property damage or loss caused by faulty workmanship | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Directors & Officers | Reimbursement costs for awards against directors and officers | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Employers Liability | Covers employers for claims made against them by employees | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Employment Disputes | Legal expenses to defend employment issues | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Environmental Impairment | Covering liability following gradual pollution | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Exemplary | Covers damages arising out of bodily injury where the law otherwise prevents legal action | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Forest & Rural Fires | Costs imposed by statutory authorities under the legislation | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Legal expenses | Costs to defend nominated types of legal action | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Liability Consequential Loss | Partially covers loss of gross profit and increased costs arising from an event that also gives rise to a valid claim on a Liability policy | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Marine | Covers losses caused by marine operations including vessel, carriers, ship repairs, charterers, containers, stevedores, etc. | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

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|--------------------------------|--|-----------------------|-----------------------|-----------------------|
| Media | Liability arising from advertising and breach of intellectual property through internet or email | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Product Recall | Costs incurred through the necessary recall of a product | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Professional Indemnity | Covers your legal liability arising from any advice given | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Prospectus | Liabilities arising from the issue of a prospectus or other sale/purchase documents | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Statutory Liability | Covers employers for a claim bought against them under statute or by a statutory body | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Technology | Arising from the provision of professional services for technology | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Umbrella Liability | Extends cover of existing liability products and can cover some shortfalls in cover | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| PEOPLE | | | | |
| Health | Covers medical expenses incurred either individually or on a group basis | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Income Protection | Covers 75% of your income in the event you are unable to work due to accident or illness | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Key Person | Cover to protect a company in the event of death or disability of a key employee | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Mortgage Broking | Service to ensure you are obtaining competitive rates on both personal and business loans | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Personal Accident | Death or disability following an accident or illness | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Shareholders Protection | Provides funds for remaining shareholders to buy out shares after the death of an existing shareholder | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Superannuation | Employer/Employee sponsored superannuation | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Term Life | Lump sum payments to beneficiaries | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Trauma | Lump sum payment following diagnosis of specified illnesses | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Travel | Costs following accident or illness whilst traveling | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |