



Insurance can be puzzling.

Let us help you put the pieces together.

Why the puzzle?

Our NFP customers have told us that they often struggle with insurance jargon and working out what cover might be appropriate for their needs. This is particularly the case when their organisation is new, large or complex and has a number of risks that may be covered by different insurance policies.

So, we've created a puzzle guide overleaf which illustrates a complete insurance solution for NFP organisations. Are you missing a piece of your organisation's insurance puzzle or are there parts of the puzzle that you don't need? Read on to find out.

Why the Aon NFP team?

- **A dedicated NFP insurance team** operating for over 25 years in Australia – so you can trust that you're getting the right insurance from people in the know.
- **Your partner** during a claim – Aon acts on your behalf to settle the claim.
- **Approved** by key NFP associations – Volunteering Australia, Community Transport Organisation, Council of Social Service of New South Wales, Cycling Australia, Australian National Choral Association.

Know your puzzle pieces?

The puzzle guide below forms a great starting point for a conversation with our NFP team.



Protector/ Association liability

A director, officer or bearer of your NFP in carrying out their normal duties, may receive an allegation of wrongdoing. That is where our cover helps to protect the organisation and the individual. In fact, any paid staff or volunteers may receive a claim of wrongdoing as part of day-to day running of the organisation or in giving advice whether that be on your websites, over the phone or in marketing material, this is also covered. When you call also ask us about Employment practice liability and fidelity cover.



Business Interruption

If you have to close your doors due to an unforeseen accident, such as a fire, business interruption insurance will cover loss of gross profit as a result of a claim.



Property

Should an item that generally doesn't leave your premise, like a machine or money, get lost, damaged or stolen, you'll be covered under this policy. If certain items do need to leave the premises, we can ensure they're covered too.



Voluntary Workers Personal Accident

While carrying out work on behalf of your organisation, should a volunteer injure themselves, no matter their age, our personal accident cover will protect your organisation if there is a claim.



Motor

Owned Motor vehicles: Cover protecting your organisation's vehicles, including leased vehicles. Damage to 3rd party vehicles and 3rd party property is also covered.

Non-owned Motor vehicles: This covers loss of excess, no claim bonus and hire costs for vehicles not owned by your organisation (such as volunteer-owned vehicles) but being used on behalf of the organisation.



Public Liability

If third parties suffer an injury or property damage as a result of your organisation's activities, we'll ensure your organisation, directors and paid + volunteer workers are protected in the event of a claim.

The information contained in this flyer about completing your NFP insurance puzzle is general in nature and shouldn't be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. So before deciding whether the insurance options are right for you, please consider the relevant Financial Service Guide and Product Disclosure Statement or contact 1800 123 266 to speak to an adviser.

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Contact our NFP team today!

1800 123 266
