



## Insurance for Professional Athletes

With a full time professional sporting or media career in place, engaging an Insurance Broker to take care of all your insurance needs can free up that extra time for you to train, compete and attend to your media and community commitments. Set out below are some frequently asked questions to assist you with your understanding of how we can help you and the coverage options on offer.

### Why use an Insurance Broker?

An Insurance Broker is a truly independent expert with access to multiple insurance markets. They focus on providing a customised insurance package to your needs, ensuring you will not be left out of pocket in the event of a loss. At all times they act for the insured and not the insurer. An insurance company provides the security for the insurance policy and acts in its own interests subject to the terms and conditions of the insurance contract.

### What covers can an Insurance Broker arrange?

Insurance Brokers can arrange all types of general insurance including house & contents, motor vehicle, motorcycle, landlord, boat and travel insurances. The covers on offer through an Insurance Broker are usually far superior than those offered directly through insurance companies.

### What is the best cover for my House & Contents?

Most insurers provide cover on a defined events basis or an accidental damage basis. A defined events policy only offers cover for specified events such as fire, storm, burglary and the like. In addition to defined events, an accidental damage policy can provide cover for accidental events such as wine spillage or even young children drawing on walls.

### Is jewellery covered outside the home?

Depending on the type of cover chosen, our policies can provide automatic cover for jewellery up to \$10,000 any one item up to 90 days worldwide. Higher limits can be negotiated for values exceeding these limits.

### Is flood covered?

Not all policies cover flood but we have a number of options available to our clients to cater to flood exposures. Our policies also cover tsunami and earthquake events.

### Can I get cover for my sporting gear?

Sporting equipment can be covered within the home and even within a permanent locker or clubroom. Cover can also be provided for bicycles whilst in use.

### What car insurance options do you have available?

Whether you are driving a day to day car or a prestige vehicle on the weekend, we have numerous options available. We can arrange an agreed value and even nominate automatic windscreen cover. A hire car option can also be made available following a loss event. All of our policies allow you to choose your own repairer ensuring the quality of the repairs and the longevity of the vehicle. If the vehicle is a total loss and is financed, our policies include a provision for finance gap cover as there will be a shortfall between the insured value and the finance contract residual liability.

### Can you provide cover for my boat?

We can cover all types of watercraft including yachts, catamarans, runabouts, dinghies and jet skis. We can provide agreed value coverage with cover for equipment/accessories and water skiers liability. We can even grant you access to the various 24 hour concierge assistance programs on offer, assisting you with weather related services, checking tide times and providing help in the event of an emergency.

### I'm heading overseas soon. Can you arrange my travel insurance?

There are literally hundreds of travel insurers to choose from within Australia. Let us take the guesswork away from you and provide you with a premium cover, giving you access to 24 hour emergency assistance at reverse charges and unlimited medical expenses. We can also cover baggage, money, credit cards, loss of deposits, kidnap & ransom and evacuation costs.

### I've Chosen to use Griffiths Goodall Insurance Brokers. How Do I Make A Claim?

We have an in-house claims support team which will manage your claim from start to finish. All you have to do is simply complete the claim form provided to you or download the form from our website. Our claims team will progress the claim as efficiently as possible and ensure that you are fully indemnified in accordance with the policy wording.



### Contact Details:

Jarod Hitchcock or Nathan Goodall  
Phone: (03) 5821 7777  
Fax: (03) 5822 2916  
Email: [ggib@ggib.com.au](mailto:ggib@ggib.com.au)  
Web: [www.ggib.com.au](http://www.ggib.com.au)