

A CREATIVE WAY OF LOOKING AT INSURANCE FOR YOUR BUSINESS



BUSINESS INSURANCE PACKAGE

ALL YOUR INSURANCE NEEDS IN ONE PACKAGE

We understand that when you own a business, it's more than just a job, it's your livelihood. You can't afford not to have business insurance.

Business insurance offers flexible cover that can be tailored to suit your needs and protect your business against a range of contingencies such as:

- Fire and other damage
- burglary
- business interruption
- accidental damage
- glass breakage
- public & products liability
- fraud & dishonesty
- goods in transit
- loss of money
- equipment breakdown.

Some policies require you to take out a minimum number of covers under the policy. We understand what matter to you, and what kind of insurance is appropriate to suit the needs of your business.

These days it's easier than ever to get business insurance wrong. But you can relax and feel confident knowing you have the right insurance for your business.

For more information on business insurance or to obtain a quotation, please contact us.

Asset General Insurance Services Pty Ltd
Authorised Representatives of
Ausure Pty Ltd
ABN 94 096 971 854
AFS Licence No. 238433

OCCUPATIONS

Property Owner	Mechanics
Retailers	Professional Services
Restaurants/Cafes	Importers/Exporters
Manufacturing	Medical

Why a Business Insurance Package?

- Great coverage all rolled into one
- Select only the cover that you need
- Across the board protection
- Great for property owners.

Testimonial

"We are always happy with the service from George and his team at Asset. They are professional, polite and clearly explain all the processes, and we know they market our policy to ensure we get the best price."

Millad Rouhana
Lomford Engineers

Disclaimer - This information has been provided without taking into account your objectives, financial situation or needs. You should consider whether the advice is appropriate in light of your objectives, financial situation and needs. Please read the Product Disclosure Statement before making a decision to acquire the product.



George Sismondi - Director of AGIS

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TAX AUDIT INSURANCE

- The ATO plans to review and audit the affairs of 26,000 micro businesses (turnover under \$2M) as part of its continuing cash economy crackdown.
* Source ATO website 2010/2011
- The ATO says it will “verify” over 48,200 BAS refund claims from micro enterprises in the next 12 months as it ramps up its monitoring of fraudulent BAS.
* Source ATO website 2010/2011
- Dealing with audits is a time consuming and expensive affair, and could leave you with an unexpected bill of thousands of dollars as happened in these cases:

	Financial planner	Property owner	Grocer
Annual Premium Paid	\$400	\$450	\$420
Audit Period	17 months	16 months	15 months
Claim Paid	\$40,000	\$13,729	\$5,391

Testimonial

“What I am most happy about with the service from George and Asset General Insurance Services is that when things went a little tricky with a claim, George was right there with me. I never felt like I was alone. Through every step of the process George explained the process and the options we had. Claiming on your insurance can be a stressful time but having the support and guidance of George and his team made things a lot easier. Plus I know we got a much better result. We couldn’t have done it without him.”

Laura Nobile
Alpino Gelato Pty Ltd

Tax Audit Insurance covers:

- the professional fees incurred when an accountant assists you to respond to an audit

Do you, or your business pay any of the following?

- Income, Land and Payroll Tax
- BAS/GST
- Workers Compensation Returns
- Superannuation Guarantee and Compliance
- Self Managed Superannuation Funds
- FBT
- Record Keeping
- Research and Development Grants.

Do you or your business have the readily available time and money to pay a professional to deal with an investigation or audit?

If the answer is NO, then your insurance portfolio should include Tax Audit Insurance. If your insurance portfolio does not include Tax Audit, we at Asset General Insurance Services Pty Ltd will be happy to assist.

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