

Relax.  
We've done all  
the homework  
for you.



**FITZPATRICK & CO**  
INSURANCE BROKERS PTY LTD

Home Insurance – Accidental Damage  
Quality Cover & Competitive Price

**Fitzpatrick & Co can offer you insurance for:**

- ✓ Commercial Property
- ✓ Public & Products Liability
- ✓ Directors & Officers Liability
- ✓ Professional Indemnity
- ✓ Motor
- ✓ Personal Home & Contents
- ✓ Travel
- ✓ And many more

**Fitzpatrick Life Services can offer you:**

- ✓ Life Insurance
- ✓ Superannuation
- ✓ Disability and Keyman

**For further information contact Fitzpatrick & Co**

**Waverley Head Office**

Ph: (03) 8544 1600  
Fax: (03) 8544 1699  
Email: [insure@fitzpatrick.com.au](mailto:insure@fitzpatrick.com.au)  
PO Box 2230, Mt Waverley Vic 3149  
631 Waverley Road, Glen Waverley 3150

**Collins House Office**

Ph: (03) 9605 9222  
Fax: (03) 9605 9249  
Email: [sallyt@fitzpatrick.com.au](mailto:sallyt@fitzpatrick.com.au)

[www.fitzpatrick.com.au](http://www.fitzpatrick.com.au)

You have chosen an accidental damage home policy which is arguably the best coverage of its type and available at a very competitive cost. Just look at the benefits.

You know you are choosing quality when you choose Fitzpatrick & Co for your Insurance requirements.

Our highly experienced and knowledgeable team have sourced the best value-for-money policies available so you can make an informed choice.

## EASY CLAIMS

You can be sure that our dedicated team of claims professionals will be personally involved with all your claims to ensure a prompt and fair settlement on your behalf. We are here to help you with claims making it a friendly experience.

## EASY PAY

No more big insurance bill at any one time.

There are payment options available to help spread your cash flow including 'pay by the month'. Please request a quote on options available.

## Policy Benefits

- ✓ Covers any **accidental misfortune** not specifically excluded so it provides a broad safety net cover and is not limited to a list of specified covers such as fire, burglary, storm & tempest etc like most policies
- ✓ **Australia Wide/Worldwide** automatic cover for personal items such as jewellery, cameras, sporting equipment and other contents while away from home – subject to policy limits. Most policies limit coverage to the residence for these items unless additional cover is requested.
- ✓ **Unspecified Jewellery** cover up to \$10,000 per item – Worldwide
- ✓ **Public/Personal Liability** for bodily injury or property damage anywhere in the world up to \$20,000,000
- ✓ **Credit Card Fraud** coverage if your card is lost or stolen up to \$5,000
- ✓ **Damage to Gardens & Landscaping** up to \$5,000 any one event
- ✓ **Storm Damage** to fences, gates and walls automatically covered
- ✓ **Accidental loss or theft of money** up to \$1500 Australia wide
- ✓ **Tax Audit** of your financial affairs up to \$5,000
- ✓ **Legal Defence** costs incurred by or against you up to \$5,000 expenses
- ✓ **Mechanical or Electrical Breakdown** of home appliances

## Helpful Hints for your Insurance

- ✓ Valuables such as jewellery should be re-valued every 5 years because replacement costs can change over time.
- ✓ Common entry points for a burglar are glass sliding doors windows and via the roof – review your security measures such as door locks, window locks and alarm systems on a regular basis.
- ✓ If you under-insure your home and contents you could suffer a financial loss. You might find it costs only a little extra in premium to increase your cover for full replacement values on today's costs. We can assist you with determining these values.
- ✓ Even if you don't own a dog consider hanging a 'beware of the dog' sign at your outside gate. It might be enough to steer a thief away from your home.
- ✓ Landlords – If you have an investment property you would be only too aware of the problems associated with being a landlord.  
Some of the problems include:
  - Damage caused by tenants
  - Loss of rent from tenant default
  - Departure of a tenant without noticeThe good news is that there is a special Landlords' Policy available to cover these problems. Ask us about it.

## IMPORTANT NOTICES

The sum insured you select must be sufficient to allow for full replacement of your home and contents in the event of a major loss occurring. Otherwise you would have to contribute the balance yourself to reinstate your home and contents in excess of the sum insured.

The policy naturally contains cover limitations and exclusions so you will need to refer to the Product Disclosure Statement and Policy Document to confirm its suitability to you. A complete Product Disclosure Statement/Policy Document is available upon request from our office or online at [www.fitzpatrick.com.au](http://www.fitzpatrick.com.au) This information is provided as General Advice only to assist you to understand the Benefits/Options of the policy coverage.