

Business Insurance Package



FIS Insurance Services can provide your business with comprehensive insurance to protect you in the event that the worst happens.

Whether you are in retailing, manufacturing, importing, construction or an office we can tailor an insurance package that's specific to your business.

Business Insurance combines many different sections of cover to make a package. These include:

- Fire & Defined Events
- Business Interruption
- Burglary
- Money
- Glass
- Public & Products Liability
- Machinery
- Electronic Equipment
- General Property
- Fraud & Dishonesty
- Motor Vehicles
- Personal Accident & Illness
- Tax Audit
- Management Liability

Why is FIS Insurance Services right for you and your business?

We provide both a combination of excellent service, expert claims handling and tailored insurance products that meet the needs of our clients. We work with our clients to provide a risk protection solution for their business and assets.

Contact us today for a quote

Fire and Defined Events Protects you against loss or damage to your business equipment, contents, stock or a building in the event of a fire, storm, lightning, explosion, earthquake, impact including falling trees, malicious damage and storm damage at the business premises.

Business Interruption Covers the loss of gross profits after your business suffers an insured such as a fire or storm and the business is unable to operate during the process of rebuilding or repairing the damage. If you are no longer able to trade because of this disaster, you can continue to receive a cash flow to help ensure your business returns to its normal operation.

Burglary Covers loss of your business contents and stock following a break and enter at your business premises.

Money Covers money being stolen from your premises, whilst in transit, or at private residence.

Glass Covers breakage to windows, glass shelving or display cabinets, sign writing and advertising signs.

Public and Product Liability Covers claims against you for negligent acts in connection with your business that results in personal injury or property damage.

Machinery Covers breakdown of motors such as air conditioner, cool rooms, display fridges etc.

Electronic Equipment Covers fusion or breakdown of office equipment such as computers, printers, fax machine and phone equipment.

General Property Covers loss or damage to items that you take away from your business premises such as tools, electronic equipment like laptops, and mobile phones or even business stock or samples.

Fraud and Dishonesty Provides cover for you against loss of money caused by any fraudulent or dishonest act or omission by an Employee with the clear intent of making improper personal financial gain.

Motor Vehicles Covers you for business motor vehicles and mobile plant used to operate your business.

Personal Accident and Illness Personal Accident and Illness protects your income should you suffer an injury or illness that prevents you from completing your normal work duties. This can also provide cover for the self employed where there is no access to sick leave or workers compensation.

Tax Audit Cover for the cost of professional fees resulting from an audit or investigation by the Australian Taxation Office (ATO).

Management Liability Cover for the directors and officers of a company for breaches of the corporations act. These include Employment Practices Liability, Statutory Fines and Crime against the business such as employee theft.

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