

# GSK LPO BUSINESS SOLUTIONS FOR POST OFFICE LICENSEES

*For 40+ years, GSK Insurance Brokers have been protecting the interests of Australia small businesses across Australia. The **GSK LPO Insurance** team will work hard to ensure you are adequately protected at the most competitive price. Contact us today to safeguard you, your LPO and your future.*

## TAILORED PROTECTION FOR AUSTRALIAN POST OFFICE LICENSEES

GSK Insurance Brokers, established in 1981 are a leading provider of insurance, claims advocacy and workers' compensation related advice. Our client proposition is built upon deep specialist knowledge, client's best interest, tailored advice and service excellence. Drawing on over 40 years of experience in the Australian insurance marketplace, our clients are those that seek competitively priced, personal service with structured risk and insurance programs tailored specifically to meet their needs.

With this in mind, GSK has developed an LPO insurance program, specifically tailored for Post Office Licensees. This dedicated and competitive program provides specialised insurance cover, that is competitively priced for Australian LPOs.



### COVERAGE

We ensure your mandatory \$20 million Public Liability insurance is covered. We also have broad ranging cover that meet your individual needs as an LPO.



### COMPETITIVE TERMS

With 40+ years of experience in the insurance industry, we always strive to achieve the most competitively priced insurance program.



### CLAIMS ADVOCACY

Our dedicated, in-house claims team have significant experience in negotiating with insurers to ensure claims are settled and paid with minimum impact on you and your business.



### FLEXIBLE PAYMENT

GSK have numerous flexible payment options available to suit the needs of each Licensees situation.

## GSK LPO INSURANCE OFFERS PEACE OF MIND

Running a Post Office comes with unique responsibilities — from handling cash and parcels to serving your local community. With so much at stake, unexpected risks can be both stressful and costly. That's why our LPO insurance program has been specially designed for Post Office licensees, offering comprehensive protection in one convenient package.

Whether you're newly appointed or an experienced licensee, this insurance gives you **confidence and control**, so you can keep your branch running smoothly without worrying about the "what-ifs."

You work hard to grow your LPO business —so don't risk its future with inadequate insurance.

**We can offer the below insurance covers:**

### PUBLIC LIABILITY INSURANCE

\$20,000,000 Limit as standard, which covers the mandatory Public Liability insurance under the LPO Agreement with Australia Post.

### BUSINESS INSURANCE PACKAGE

The GSK Business Insurance Package includes:

- **Business Property:** Repair or replacement of property damaged.
- **Business Interruption:** Covers loss of income and turnover following insured damage to property and additional costs and expenses incurred during a claim.
- **Theft of Contents/Stock:** Repair or replacement of property stolen.
- **Money** (This includes Stamps): Loss/Theft of Money.
- **Glass:** For replacing glass inside or outside your premises, including your shopfront windows, mirrors or display cases.
- **Machinery Breakdown:** Cover for costs associated with machinery breakdown.
- **General Property / Portable Equipment:** To cover your tools of trade, including laptops and tools that you use for your profession or trade

### WORKERS' COMPENSATION INSURANCE

Workers' compensation insurance is compulsory for all employers in every state and territory in Australia.

Each state or territory has its own workers' compensation scheme, run by independent regulators, with rules differing slightly between each jurisdiction.

### MANAGEMENT LIABILITY INSURANCE

(Available Management Liability Limits: \$250,000, \$500,000 & \$1,000,000)\*

Generally a Management Liability Insurance Policy will include the following sections of cover:

- **Employment Practice Liability:** Covers payouts for claims of employment breaches, such as wrongful dismissal, bullying or discrimination.
- **Directors' and Officers' Liability:** Protects your proprietary limited company's past, present and future directors, officers and managers against claims of wrongful acts, such as misrepresentation or breach of duty (subject to business size).
- **Crime:** Protects your business against claims such as employee or third party fraud (not all criminal activity is covered).
- **Corporate Liability:** Covers costs that your business would incur if you need to defend and settle claims from outside parties alleging wrongful conduct, as well as investigation into the affairs of the company.
- **Statutory Liability:** Covers the cost of defence, fines and penalties under some statutes e.g. Work Health and Safety (fines under Work Health and Safety cannot be covered by insurance in NSW, VIC & WA).
- **Government Inquiry Costs:** Covers you for the cost of representation at government inquiries
- **Defense Costs:** Covers your legal costs if your business ends up in court. This cover only operates when the underlying claim is covered by the policy.

## POLICY BENEFITS OF GSK LPO INSURANCE

GSK has partnered with several of Australia's leading insurers to be able to offer a customised insurance package for Post Office Licensees.

This package includes the following benefits:

- Australia Wide Cover
- Competitive Premiums
- Flexible Payment options to suit the individual
- One stop shop for all LPO related insurance products
- A dedicated claims team within GSK to assist our clients

**To obtain an obligation free quote please press the QUOTE button below and provide us with your name, number and location. One of our GSK LPO Insurance team members will be in touch with you, within 24 hours:**

ONLINE: [www.gskinsurance.com.au](http://www.gskinsurance.com.au)

MOBILE: 1300 071 777

EMAIL: [lpo@gskinsurance.com.au](mailto:lpo@gskinsurance.com.au)

Alternatively scan the QR code below to submit a quote request online:



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