

Probus Australia National Insurance Program 2018/2019

Insurance Coverage Summary

Issued 29 June 2018



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Introduction

Probus South Pacific Limited (PSPL) provides a wide range of services to Probus Clubs and Probus Club members which include the Probus Australia National Insurance Program.

Aon Risk Services Australia Limited (Aon) is PSPL's Risk & Insurance Advisor whose role is to ensure that PSPL, Probus Clubs, Probus Associations and Probus Club members have a market-leading insurance program. Aon's role includes the placing of the Probus Australia National Insurance Program in the Australian Insurance Market and to act as an advocate for PSPL, Probus Clubs, Probus Associations and Probus Club members in the expeditious settlement of claims.

The Aon Service team has over 50 years' combined insurance and risk advisory experience of which 20 years has been working for PSPL and Probus Club members. Aon's Not-for-Profit client portfolio in Australia places over \$40 million in Insurance Premiums on an annual basis for over 3,000 clients. Clients in this sector include Rotary Australia, Australian Volunteer Coast Guard Association Inc., Uniting Church in Australia, Qld Synod, Anglican Church of Australia, Presbyterian Church of Qld & SA and Volunteering Australia.

For further details about Aon please refer the last section of this summary.

This Insurance Coverage Summary has been compiled by Aon in conjunction with PSPL Executives to provide a broad outline of the Probus Australia National Insurance Program and to offer general information and assistance in understanding the various insurances which it contains and the steps and procedures to be followed in the event of claims arising under the program.

This Insurance Coverage Summary contains a brief description of the individual insurances within the Probus Australia National Insurance Program and highlights the sections of the insurance that have relevance to PSPL, Probus Clubs, Probus Associations and Probus Club Members. It should not however be treated as a replacement for the relevant policy documents (which are available upon request). It also should be noted that the Insurance coverage is provided subject to the terms, conditions, limitations and exclusions detailed in the policy documents.

2018/2019 Insurance Program Summary

Insurance Policy	Policy Description	Insurer
Personal Accident Insurance	This Insurance provides lump sum benefits if an Insured/Covered Person is accidentally injured whilst on PSPL, Probus Club and/or Probus Association activities.	Chubb Insurance
Public & Products Liability Insurance	This Insurance protects PSPL, Probus Clubs, Probus Club Members, Probus Associations and Volunteers if they are found legally liable in causing bodily injury or damage to a third party's property.	QBE Insurance
Association Liability Insurance	This Insurance protects PSPL, Probus Clubs, Probus Associations and their Officers or Committee Members if in carrying out their duties they receive an allegation of wrongdoing. Cover for loss of PSPL or a Probus Club/Associations Money resulting from any acts of fraud or dishonesty committed by a PSPL Employee or a Probus Volunteer (acting alone or in collusion with others) is also included.	Chubb Insurance & CGU Insurance
PSPL Self Insurance – Club Money Cover	PSPL offers protection to accredited Probus Clubs, accredited Probus Associations and provisional Probus Clubs for the Theft of Money including whilst in Transit up to \$5,000 per Club or Association.	Self-Insurance Provided by PSPL

General Information Applicable to all Policies

Insured/Covered Persons

Probus South Pacific Limited, directors, staff and all accredited Probus Clubs, accredited Probus Associations and provisional Probus Clubs including members of those Probus Clubs and Probus Associations, honorary members, life members, non-active members, spouses and/or partners of these members, Probus Club self-assessed non-members, voluntary committees and voluntary workers.

Note:

Guest speakers, visitors and/or participants in any organised or officially recognised activity of an accredited Probus Club, accredited Probus Association or PSPL are also recognised as Insured/Covered Persons under the Personal Accident and Public & Products Liability Insurance policies only.

Period of Insurance

From: 4.00 PM on 30 June 2018 Local Standard Time
 To: 4.00 PM on 30 June 2019 Local Standard Time

Personal Accident Insurance

Age Limit

Up to and including 100 years of age.

Scope of Cover

Insurance coverage is in place whilst on authorised business or activities of PSPL, Probus Clubs and Probus Associations including direct travel to and from such business/activities. Travel directly means travel to and from the Insured/Covered Person's normal place of residence or normal place of employment and shall include any minor deviations or interruptions which in no way increase the risk of injury that would have normally arisen had the person travelled directly without deviation or interruption.

Aggregate Limits

Any one period of insurance \$600,000
 Non-scheduled aircraft \$300,000

Categories

Category 1 – Persons aged 90 years and under

Category 2 – Persons aged over 90 years to a maximum of 100 Years

Benefits			
Part A - Lump Sum Benefits Events 1 to 19		Category 1 - Persons aged 90 Years and under	Category 2 - Persons aged over 90 Years to a maximum of 100 years
1	Accidental Death	\$25,000	\$10,000
2	Permanent Total Disablement	\$25,000	\$10,000
3	Paraplegia or Quadriplegia	\$25,000	\$10,000
4	Loss of sight of both eyes	\$25,000	\$10,000
5	Loss of sight of one eye	\$25,000	\$10,000
6	Loss of use of two Limbs	\$25,000	\$10,000
7	Loss of use of one Limb	\$25,000	\$10,000
8	Permanent and incurable insanity	\$25,000	\$10,000
9	Loss of hearing in:		
	(a) both ears	\$25,000	\$10,000
	(b) one ear	\$7,500	\$3,000
10	Permanent Loss of use of four Fingers and Thumb of either Hand	\$20,000	\$8,000
11	Permanent Loss of the lens of one eye	\$15,000	\$6,000
12	Third degree burns and/or resultant disfigurement which covers more than 40% of the entire external body	\$12,500	\$5,000
13	Permanent Loss of use of four Fingers of either Hand	\$12,500	\$5,000
14	Permanent Loss of use of one Thumb of either Hand:		
	(a) both joints	\$7,500	\$3,000
	(b) one joint	\$3,750	\$1,500

Personal Accident Insurance

Benefits			
Part A - Lump Sum Benefits Events 1 to 19		Category 1 - Persons aged 90 Years and under	Category 2 - Persons aged over 90 Years to a maximum of 100 years
15	Permanent Loss of use of one, two and/or three Finger(s) of either Hand:		
	(a) three joints	\$3,750	\$1,500
	(b) two joints	\$2,500	\$1,000
	(c) one joint	\$1,250	\$500
16	Permanent Loss of use of Toes of either Foot:		
	(a) all - one foot	\$3,750	\$1,500
	(b) great - both joints	\$1,250	\$500
	(c) great - one joint	\$750	\$300
	(d) other than great, each toe	\$250	\$100
17	Fractured leg or patella with established non-union	\$2,500	\$1,000
18	Shortening of leg by at least 5 cm	\$1,875	\$750
19	Permanent partial disablement not otherwise provided for under Events 2 to 18 inclusive.	Such percentage of the lump sum benefit insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than three Doctors, one of whom will be the Insured / Covered Person's treating Doctor and the remaining two will be appointed by the Insurer. In the event of a disagreement, the amount payable will be the average of the three opinions. The maximum amount the Insurer will pay is 75% of the lump sum benefit insured = 75% of \$25,000 = \$18,750	Such percentage of the lump sum benefit insured which corresponds to the percentage reduction in whole bodily function as certified by no fewer than three Doctors, one of whom will be the Insured/ Covered Person's treating Doctor and the remaining two will be appointed by the Insurer. In the event of a disagreement, the amount payable will be the average of the three opinions. The maximum amount the Insurer will pay is 75% of the lump sum benefit insured = 75% of \$10,000 = \$7,500
	Accompanying Spouse and/or partner	50% of the Benefits 1 -19	50% of the Benefits 1 -19

Personal Accident Insurance

Benefits			
Part B – Bodily Injury Benefits Events 20 to 26		Category 1 - Persons aged 90 Years and under	Category 2 - Persons aged over 90 Years to a maximum of 100 years
20	Craniotomy	\$25,000	\$10,000
21	Amputation of a Limb	\$25,000	\$10,000
22	Fracture of a Limb requiring open reduction	\$12,500	\$5,000
23	Dislocation requiring open reduction	\$6,250	\$2,500
24	Any other surgical procedure carried out under a general anaesthetic	\$1,250	\$500
25&26	Temporary Total Disablement & Temporary Partial Disablement (maximum benefit period: 104 weeks)	\$350 per week	Not Insured
27 to 32	Part C - Sickness Benefit	Not Insured	Not Insured
Part D – Fractured Bones – Lump Sum Benefits Events 33 to 41		Category 1 - Persons aged 90 Years and under	Category 2 - Persons aged over 90 Years to a maximum of 100 years
33	Neck, skull or spine (complete fracture)	\$3,000	\$3,000
34	Hip	\$2,250	\$2,250
35	Jaw, pelvis, leg, ankle or knee (other fracture)	\$1,500	\$1,500
36	Cheekbone, shoulder or hairline fracture of skull or spine	\$900	\$900
37	Arm, elbow, wrist or ribs (other fracture)	\$750	\$750
38	Jaw, pelvis, leg, ankle or knee (simple fracture)	\$600	\$600
39	Nose or collar bone	\$600	\$600
40	Arm, elbow, wrist or ribs (simple fracture)	\$300	\$300
41	Finger, Thumb, Foot, Hand or Toe	\$225	\$225
Part E – Loss of Teeth or Dental Procedures – Lump Sum Benefits Events 42 to 43		Category 1 - Persons aged 90 Years and under	Category 2 - Persons aged over 90 Years to a maximum of 100 years
42	Loss of teeth or full capping of teeth	\$1,000	\$1,000
43	Partial capping of teeth	\$500	\$500
	Limit per tooth	\$250	\$250

Personal Accident Insurance

Extensions	All Covered Persons
Chauffeur Services – for travel to and from work for semi-retired members which is certified by a Doctor.	\$2,500
Coma Benefit	\$50 per day for 120 Days
Funeral Expenses – for accidental death	\$7,500
Emergency Home Help	\$100 per week for 104 weeks
<p>Modification Expenses If during the Period of Insurance and whilst the person is a Insured/Covered Person, the Insured/Covered Person sustains a Bodily Injury for which a benefit is payable under Event 2 (Permanent Total Disablement) or Event 3 (Paraplegia or Quadriplegia), the Insurer will reimburse PSPL or the Insured/Covered Person up to \$10,000, for actual costs incurred to modify the Insured/Covered Person’s home and/or vehicle, or costs associated with relocating the Insured/Covered Person to a more suitable home, provided that evidence is presented from a Doctor certifying the modification and/or relocation is medically necessary.</p>	
<p>Executor Emergency Cash Advance If during the Period of Insurance and whilst the person is a Insured/Covered Person, the Insured/Covered Person suffers an Accidental Death, upon the executor of the estate’s request, the Insurer will advance to PSPL or the executor of the Covered Person’s estate \$25,000, whilst the administration of the Insured/Covered Person’s estate is being arranged.</p>	
<p>Return to Work Assistance If during the Period of Insurance and whilst the person is a Insured/Covered Person, the Insured/Covered Person suffers a Bodily Injury which results in benefits being payable under Events 25 and/or 26, the Insurer at their absolute discretion may elect to assist the Insured/Covered Person in arranging for professional assistance to improve their physical and/or emotional condition in order to return to their usual occupation. Assistance includes but is not limited to special equipment for and/or modifications to the Insured/Covered Person’s usual workplace. The maximum benefit payable per Insured/Covered Person for any (1) Event is \$20,000.</p>	
<p>Unexpired Membership Benefit If during the Period of Insurance and whilst the person is a Insured/Covered Person, the Insured/Covered Person sustains a Bodily Injury which results in a benefit being paid under:</p> <ol style="list-style-type: none"> 1. Events 2 to 9(a); or 2. Events 25 and/or 26 (Weekly Benefits - Bodily Injury) for which a Doctor certifies in writing will continue for a minimum period of twenty-six (26) weeks; and it is certified by a Doctor as preventing the Insured/Covered Person from continuing their participation in any sport or gym activity for which they have pre-paid a membership, association or registration fee, the Insurer will pay PSPL or the Insured/Covered Person a pro-rata refund of such fees paid for the current season or membership period, up to \$2,500. 	

Personal Accident Insurance

Extensions	All Covered Persons
<p>Additional Expenses (A) to (C) The following benefits are provided under additional expenses, the maximum loss payable for any one claim for Additional Expenses is \$10,000 in total.</p>	
<p>Emergency home help If during the Period of Insurance and whilst the person is an Insured/Covered Person and engaging activities arranged on behalf of PSPL ,a Probus Club or Probus Association, an Insured/Covered Person who is retired, unemployed or not in receipt of a Salary suffers from a Bodily Injury which results in Event 25 and/or 26 (Temporary Total or Temporary Partial Disablement) described in Part B of the Table of Events and is unable to carry out Domestic Duties, the Insurer will pay for the cost of reasonably and necessarily incurred Domestic Duties expenses as a result of that Bodily Injury up to \$100 per week payable from the 1st day of treatment by a Doctor for a maximum of 104 weeks.</p>	
<p>(A) Definitions under emergency home help Domestic Duties means the usual and ordinary domestic duties undertaken by someone as a homemaker and could include child-minding and home help services.</p> <p>Conditions applying to emergency home help (a) Child-minding and home help services must be carried out by persons other than the Insured/Covered Person's Close Relatives or persons permanently living with the Insured/Covered Person. Child-minding and home help services must be certified by a Doctor as being necessary for the recovery of the Insured/Covered Person.</p>	
<p>(B) Personal Property If during the Period of Insurance and whilst the person is an Insured/Covered Person, the Insured/Covered Person incurs expenses for personal property that is damaged as a result of an Accidental Injury which is covered under this policy. The Insurer will reimburse expenses upon receipts furnished by the Insured/Covered Person.</p>	
<p>(C) Travel Expenses/Accommodation Expenses means additional expenses occurring within 12 months of sustaining injury necessarily incurred and paid by an Insured/Covered Person or his/her spouse or carers for service related to travel costs and accommodation expenses.</p>	

Extensions	All Covered Persons
<p>Non-Medicare Expenses If during the Period of Insurance the Insured/Covered Person suffers from a Bodily Injury as part of authorised business or activities of PSPL, Probus Club or Probus Association including direct travel to and from such business/activities, the Insurer will pay the Non-Medicare Medical Expenses incurred up to \$15,000. Non-Medicare Medical Expenses means expenses:</p>	
<p>(a) incurred within twelve (12) months of sustaining a Bodily Injury; and (b) paid by a Insured/Covered Person or by the Policyholder for Doctor, physician, surgeon, nurse, physiotherapist, chiropractor, osteopath, hospital and/or ambulance services for the following treatments:</p>	
<ul style="list-style-type: none"> • Medical • Surgical • X-ray • Chiropractic 	<ul style="list-style-type: none"> • Osteopathic • Physiotherapy • Hospital • Nursing Treatment
<p>But does not include dental treatment, unless such treatment is necessarily required, to teeth other than dentures and is caused by the Bodily Injury referred to in (a) above.</p>	

Provided Always:

- 1) Any compensation payable is less any recovery made from any private health insurance fund.
- 2) the Insurer shall not be liable for any expenses incurred as a result of the rendering in Australia of any professional service for which a Medicare benefit is or would be payable in accordance with the Health Insurance Act 1973.

Principal Exclusions

No Benefits shall be payable with respect to any Condition which:

- (1) Results from an Insured/Covered Person engaging in or taking part in:
 - (a) Flying in an aircraft or aerial device other than as a passenger in an aircraft licensed to carry passengers; or
 - (b) Training for professional sports of any kind, or football, motor cycling (whether as a driver or a passenger) or the racing or preparation for racing of any motor propelled conveyance of any kind.
- (2) Results from any intentional self-injury or attempt at same, suicide or any illegal or criminal act committed by you or an Insured Person.
- (3) Results from war (whether war be declared or not), invasion or civil war.
- (4) Is or resulted from or is a complication of infection with Human Immunodeficiency Virus (HIV) or any variance including Acquired Immune Deficiency Syndrome (AIDS) and AIDS Related Complex (ARC).
- (5) Results from the use, existence or escape of nuclear weapons material or ionising radiation from or contamination by radioactivity from any nuclear fuel or nuclear waste from the combustion of nuclear fuel.
- (6) Results from pregnancy, childbirth, miscarriage or the complications of these conditions.

Policy Wording

Aon Group Personal Accident & Sickness Insurance Vertex Policy Wording

Insurer

Chubb Insurance Limited

Policy Number

04 PO005615

Public & Products Liability Insurance

Interest

Insured/Covered Person's legal liability to pay compensation in respect of:

- (a) Injury to any person, or
- (b) Third Party Property Damage

happening during the period of insurance and caused by an occurrence within the geographical limits in connection with the activities of Probus.

Geographical Limits

Worldwide excluding USA/Canada.

Limit of Liability

\$20,000,000 any one occurrence and in the aggregate in respect of Products Liability.

Principal Exclusions

- Asbestos
- Assault or battery (at the direction of the Insured)
- Employers Liability
- Fines, Penalties and/or Liquidated Damages
- Contractual Liability
- Intentionally or recklessly causing Personal Injury or Property Damage
- Loss of use of Property
- Aircraft, Watercraft (over 8 metres) and Hovercraft
- Registered Vehicles
- Libel and Slander (knowingly false or media directed)
- Pollution

Policy Inclusions

- Cross Liability - Principal's Indemnity
- Goods in Care, Custody and Control of the Insured (limit \$250,000)
- Voluntary Workers

Deductible

\$500 each and every claim for property damage only.

Policy Wording

Aon Liability Insurance Vertex Policy Wording

Insurer

QBE Insurance

Policy Number

AQ 0025952 PLB

Association Liability Insurance

Scope of Insurance Coverage

There is a range of coverage provided by the Association Liability Insurance policy and this summary includes the sections that are relevant to Probus Clubs, Probus Associations and Probus Club Members.

Management Liability

This Insurance covers claims against any Probus Club Committee Member or Officer in carrying out their duties for allegations of wrongdoing. i.e. Negligent acts, misstatements, breach of duty, incompetent supervision, ineffective administration etc.

The cover includes payment by the Insurer of any amount which any Probus Club Committee Member or Officer becomes legally liable to pay for including:

- Damages (including interest) and costs awarded against a Committee Member or Officer;
- Aggravated, punitive, multiple or exemplary damages;
- Settlements;
- Defence Costs;
- Investigation Costs;
- Pecuniary Penalties;
- Public Relations Costs;
- Any amount which a Committee Member or Officer pays pursuant to an award or finding made by a Dispute Resolution Body.

Association Liability

The Insurer will pay to or on behalf of PSPL, a Probus Club or a Probus Association, all Loss which arises from a Claim first made or commenced against PSPL, a Probus Club or a Probus Association and notified to the Insurer during the Policy Period. I.e. Breach of Contract, Crisis Costs, Investigation Costs by an Official Body or Dispute Resolution Body, Statutory Liability, Occupational Health and Safety Defence Costs and Investigation Costs.

The cover includes payment by the Insurer of any amount which PSPL, a Probus Club or a Probus Association becomes legally liable to pay for including:

- Damages (including interest) and costs awarded against an Insured;
- Settlements;
- Defence Costs;
- Investigation Costs;
- Public Relations Costs; or
- Any amount which PSPL or any Probus Club or Probus Association pays pursuant to an award or finding made by a Dispute Resolution Body.

Crisis means any one of the following events, which in the reasonable opinion of PSPL has the potential to cause a greater than 30% decrease of the total consolidated annual revenue of any Probus Club or Probus Association:

- The loss or cancellation of any funding agreement;
- Any act occurring on the premises of the Association which causes injury, death or emotional distress to an Insured Person or a customer or visitor of the Association; or
- Any destruction or damage to tangible property belonging to the Association which is not caused by a natural disaster.

Crisis Costs means expenses incurred by a Probus Club or Probus Association with the Insurer's prior written consent (which shall not be unreasonably withheld or delayed) as a result of the appointment of a crisis management consultant for the purpose of managing a Crisis in the circumstances defined by the policy.

Volunteer Fraud or Dishonesty

Cover for Direct Financial Loss sustained due to acts of fraud or dishonesty committed by a Volunteer. I.e. Theft of contributions or membership fees, dishonest allocation of government grants.

Limits of Liability

Policy Sections	Any one Claim	And in the Aggregate
Management Liability	\$10,000,000	\$20,000,000
Association Liability	\$10,000,000	\$20,000,000
Volunteer Fraud or Dishonesty		\$100,000

The Limits of Liability in this policy apply both to a maximum of \$10 million any one claim and \$20 million in the Aggregate. This allows claims to be paid by the policy up to a single limit per claim of \$10 million which could be 2 x \$10 million claims or multiple claims in the policy year that total up to \$20 million. Please note certain claims are subject to sub-limits of liability which are detailed in the policy documents.

Excess

Section	Each and Every Claim
Management Liability	Nil
Association Liability	Nil
Volunteer Fraud or Dishonesty	\$2,000

Policy Wording

Aon Not-for-Profit Protector/Association Liability Insurance Policy Wording

Geographical Limits

Worldwide, except the United States of America and Canada

Jurisdictional Limits

Australia and New Zealand

Principal Exclusions

- Asbestos
- Bodily injury and property damage
- Pollution
- Trading Debts
- Legal, Financial and Investment Advice
- Employee Entitlements
- Unfair Contracts,
- Fines and Penalties
- Intellectual Property Rights
- Assumed Liability
- Medical Services

Insurer	Policy Number	Proportion
Chubb Insurance	LPS018565296	60%
CGU Insurance		40%

PSPL Self Insurance – Club Money Cover

Insured

All accredited Probus Clubs, accredited Probus Associations and provisional Probus Clubs.

Interest

Full Money Cover including In Transit for accredited Probus Clubs, accredited Probus Associations and provisional Probus Clubs.

In Transit means

- all monies received must be banked within two (2) working days by the Treasurer or other delegated officer approved by the Management Committee; and
- Monies drawn from bank accounts for payment of services to be drawn within two (2) working days of the payment being due and payable.

The definition of club money shall mean 'current coin, currency notes, bank cheques, personal cheques and money orders (made out to the Club)'.

Limit of Indemnity

\$5,000 per Club or Association, this limit of indemnity is not an annual aggregate and as such is a limit on any one claim.

Excess

10% of each claim

Self-Insurance

Probus South Pacific Limited

Claims Procedures

1. The system of reporting and investigating accidents and losses has been arranged so that claims can be processed and settled with a minimum of delay.

Initial notice of a loss, likely to give rise to a claim on a policy should be made to

Probus South Pacific Limited on 1300 630 488

A claim form will then be supplied. Completed claim forms should be returned to:

**Probus South Pacific Limited,
PO Box 1294,
Parramatta NSW 2124**

or

emailed to

admin@probussouthpacific.org

2. In regard to claims which relate particularly to third party claims against you i.e. Public Liability, please do not incur any expense by litigation or agreement, or admit liability verbally or in writing, otherwise you may prejudice your claim.

Any summons, writ or other legal demand must immediately be directed to Aon Risk Services Ltd.

3. It is **important** that any incidents that could lead to a claim against the Association Liability Insurance are reported to insurers during the policy year that you become aware of such incidents. Failure to do so may see **your claim not been paid** by the insurers.

About Aon

- No.1**
Rated global risk services broker, reinsurance intermediary and human resources provider
- 500**
global offices
- \$11.8bn**
total revenue worldwide
- 50,000**
Aon colleagues worldwide
- 120**
countries in which Aon operates
- \$100bn +**
premium placed globally

Aon Risk Services Australia Limited

- 100%**
owned subsidiary of Aon plc
- 34**
offices and growing
- 1,600**
colleagues in Australia
- \$3bn**
insurance premium in Australian market with local insurers

Aon plc (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resources solutions and outsourcing services. Through its more than 50,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise.

Aon has repeatedly been named as the world’s best broker, best insurance intermediary, reinsurance intermediary, captives manager and best employee benefits consulting firm by multiple industry sources. Visit www.aon.com for more information on Aon.

Aon’s Not-for-Profit client portfolio in Australia encompasses places over \$40 Million Insurance Premiums on an annual basis for over 3,000 clients. Clients in this sector include Rotary Australia, Australian Volunteer Coast Guard, The Uniting Church in Australia, Qld Synod, Anglican Church, Presbyterian Church of Qld & SA and Volunteering Australia.

Aon Risk Services Australia Limited

Aon Risk Services Australia Limited (Aon) is a 100% owned subsidiary of Aon Holdings Limited, which is in turn 100% owned by Aon plc. As required under the Financial Services Reform (FSR) Act, Aon Risk Services is a holder of an Australian Financial Services (FSR) license (#241141).



As Australia’s largest Insurance broker, we are unrivalled in our ability to place insurance programs in the most cost-effective manner. With over 30 offices and staff exceeding 1600 nationally, we place in excess of \$2.3 billion of insurance premium in the Australian market with local insurers.

Awards and Recognition

Aon’s risk and insurance expertise has been recognized both locally and internationally. Some recent examples are:



