



To find out more simply call 1300 650 254

rma network **MEMBER INSURANCE BENEFITS PROGRAM**

RMA IB has formed a partnership with CGU Insurance Limited (CGU); together we understand the land and have developed a simple solution for protecting the rma network with the exclusive **Member Insurance Benefits Program**. CGU has been protecting Australian rural & regional communities for over 160 years by providing a comprehensive range of market-leading products that encompass personal, rural, commercial insurance, corporate and workers' compensation insurance needs.

As an rma network Member you will have access to competitively priced commercial insurance policies together with enhanced coverage.

Income from this Program will be re-directed to help resource the activities of the rma network. An overview of these insurance benefits is listed below.

Livestock Transit Insurance

The CGU Marine Livestock Transit Accidental Loss Insurance Policy is a plain language wording designed for protecting livestock against death and physical injury during a transit. Vendors, buyers and livestock farmers have access to a market leading policy wording incorporating commonly requested extra covers, a competitive premium rate and most importantly a NIL excess.

Business Insurance

The CGU/IBNA Business Pack policy provides a wide range of business insurance protection and lets you tailor the cover to suit your specific business needs. Sections on offer include Property, Business Interruption, Theft & Money, Glass, Liability, Employee Dishonesty, Machinery Breakdown, Computers & Electronic Equipment, General Property and Tax Investigation.

Commercial Motor Insurance

The CGU/IBNA Commercial Motor policy covers vehicles up to 10 tonne carrying capacity with a variety of Additional Covers including Windscreen (Optional), Hire Vehicle Following Theft, Lease Payout, Replacement Keys, Emergency Repairs, Employee Vehicles and Completion of Journey

Professional Indemnity Insurance

CGU and ProRisk are both Australia's longest continuous providers of Professional Indemnity insurance. This type of policy provides you and your business with comprehensive protection against claims for financial loss, bodily/personal injury or property damage arising from an act, error or omission in the performance of professional services covered by the policy. The threat of claims and litigation is very real and can potentially bankrupt businesses, small or large. It may seem like a distant possibility, but legal action often arises from an unforeseen event to completely disrupt your business.

OTHER MEMBER SERVICES

Staff Insurance

The Australian insurance market is flooded with direct insurers. Although competition is a good thing in most cases you simply get what you pay for. By saving premium you may compromise on cover.

IBNA cluster policy wordings are available through CGU, QBE, Allianz, VERO and Zurich and include some of the following personal insurance products:

- Car Insurance
- Home Insurance
- Landlords Insurance
- Boat Insurance

RMA Insurance Brokers will support your employees by sourcing the best product at the most competitive price. A policy comparison table will be provided if requested to assist with making an informed decision.

Does your staff require commercial insurance? Not a problem! Intell will develop a program tailored to their specific needs.

Your business may require a more complex insurance program. With access to all Australian insurers and Underwriting Agencies and a number of offshore providers, RMA IB will develop the best insurance program for you. Other services include Risk Management and Claims Assistance. Just to name few.

rma network
CUSTOMERS

In addition to the Member Insurance Benefits Program, Intell can also provide a comprehensive insurance broking service as a value add for your customers. Income from this service will also re-direct to help resource the activities of the rma network.



Contact us today for more information.

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Our advice to you will be general only and does not take into account your personal needs, objectives or financial situation.