

# The Specialists in Painters' Insurance



## How many coats of protection do you actually have?

Not every tin of paint provides the same finish, in the same way, not every policy provides the same protection. Does your Public Liability policy cover you for:

- Overspray of paint
- Glass scratching
- Working at heights
- Injury to sub-contractors
- Liability caused by sub-contractors

At MGA, our trade insurance specialists ensure that you are not left exposed by the fine print in your insurance policy at time of claim. Contact us today for a review of your insurance program and to see if MGA can cover you better, for less!

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AFSL: 244601

STANDING BY YOU

# More than just Painters' Public Liability insurance. MGA can manage your end to end insurance program.

## Commercial Motor Insurance

MGA has agreements with leading insurers that will provide additional benefits and features to ensure that your business can continue running whilst your car is off the road.

At MGA, we have access to insurers that provide the following benefits that can be tailored to your needs:

- Up to \$7,500 of unspecified accessories fitted to your vehicles
- Options to include hire car and excess free windscreen cover
- Replacement cost of signwriting

## Personal Accident Insurance

The most important asset in your business is you! Are you covered in the event of an injury inside or outside working hours? MGA can arrange Personal Accident coverage, including the following benefits:

- Choose to cover Accident Only or Accident and Sickness
- Tailor your cover to protect you 24/7, or during work hours only
- No medical assessments or underwriting on application (pre-existing conditions are excluded)
- Cover available up to age 70

## Tools of Trade Insurance

Spray guns, portable scaffolding, ladders – it is not uncommon for a Painter to have over \$10,000 worth of tools in the vehicle or home office, with many painters not having coverage for these items. MGA can arrange tailored cover that includes:

- Australia wide cover for tools and equipment
- Cover for theft from cars, site sheds and home offices
- Option to include theft of employees tools



## How Cyber Secure are you?

MGA has seen a sharp increase in the number of cyber crime & cyber fraud events over the past 5 years, with many clients suffering un-insured losses as a result of not having Cyber Insurance cover. For more information about cyber risks and attacks, contact your MGA broker today.

**Talk to MGA about options to best fit your business.**

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This information is of a general nature only and does not take into account your objectives, financial situation, or needs. Before acting, consider the Product Disclosure Statement (PDS) or Policy Wording and where applicable, the Target Market Determination (TMD). These documents are available by contacting MGA. Please note that cover and benefits may vary from those listed above depending on the product selected.

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