



# Our Approach to Excellence

At Add Insure, we believe that while individuals can drive change, it is an experienced, skilled, and motivated team that delivers the best outcomes. Our strength lies in our deep expertise in the insurance industry, combined with a commitment to understanding and meeting our clients' unique needs.

### Why You Need Us as Your Broker

#### We Speak "Strata"

We speak the language of strata, with a deep understanding of the property sector's unique challenges. Our solutions are designed with attention to detail and service in mind. We regularly review coverage options at renewal, working with insurers to explore competitive and relevant outcomes—because pricing changes aren't always a given.

#### Approachable Support

While we may not always meet face-to-face, we're committed to a responsive and seamless service experience. We break down complex information and provide clear, easy-to-understand communication—so you can stay informed and confident in your insurance decisions.

### **Tailored Coverage with Clarity**

We conduct detailed policy reviews to help identify potential coverage gaps and assess alignment with typical risk exposures. Our approach is grounded in diligence and collaboration with insurers to support informed decisions.

#### **Business Insurance with Heart**

We understand insurance can be complex, so we focus on delivering clear communication and a professional, accessible approach to the process. Our goal is to make navigating coverage straightforward for businesses of all kinds.

### Claims Support Alliance

We provide end-to-end support throughout the claims process, working closely with insurers to assist with documentation and communication. Our role is to help facilitate clear coordination and timely responses during claims handling.

#### In-Depth Research and Comparison

We access a wide range of insurance products and assist in comparing available options. By managing the research process, we aim to simplify selection and reduce administrative burden.



### The Difference We Make



We recently began insurance reviews, and so far, we've uncovered the following results.

- We quoted 7 policies for one agency, and our gap analysis revealed that coverage needed to be more than double to meet agency standards.
  - When comparing like-for-like, premiums were found to be excessive by \$14,000
- In another case, we quoted for Professional Indemnity with a real estate-specialised insurer, and cover came in \$1,860 cheaper than last year's renewal offer.
- With another agency, we quoted Professional Indemnity, saving them \$10.7k and securing coverage with a real estate-specific policy.
- Another agency we quoted 5 different cover types (Professional Indemnity, Management Liability, Legal Expenses, Cyber, Office Insurance) and saved them \$8.5k.

Our focus extends beyond premiums to thorough gap analysis, ensuring appropriate coverage and amounts to avoid extra costs and surprises at claims time.



### Conducting Comprehensive Reviews

Add Insure conduct comprehensive reviews of all insurance portfolios to ensure consistency and alignment across the board.

- Cover amounts
- Excesses
- Investigating underwriters (must be industry specific)
- Premiums

### Types of Cover (but not limited to)

- Residential and Commercial Building Cover
- Professional Indemnity
- Professional Liability
- Biz Pack (Office Insurance)
- Management Liability
- Cyber Insurance
- Commercial Motor



### Jenny Johnson Insurance Broker



Jenny joined the Add Insure team as our Business Development Manager/Insurance Broker, specialising in Strata for both Residential and Commercial.

Jenny is well-known throughout the QLD region for her professionalism and can-do attitude. Over the years she has developed a solid rapport with our Underwriters and will go above and beyond to ensure that your policies are placed with the most competitive and comprehensive cover.

#### **Contact Jenny**

Jenny.j@addinsure.com 0413 832 175 Book a meeting with me <u>here</u>

Jenny is available to discuss all things Strata, via phone, email, Teams, or in person and is happy to meet with your Committees to answer any questions.



## Our Products

### Business

**Business Insurance Commercial Property Owners Commercial Strata Corporate Travel Cyber Insurance** Farm Insurance Industrial Special Risk Mobile Plant & Equipment **Management Liability** Office Insurance Pack **Professional Indemnity Public Liability Transit Insurance** 

### Personal

Landlords
Home & Contents
Car
Valuables

Boats

Caravan

Travel

Personal Cyber

Strata

Farm

### **Essential Information**



Add Insure is a Corporate Authorised Representative of Steadfast IRS Pty Ltd ABN 95 159 898 398 AFSL 435538 and is part of the Steadfast Network.



Steadfast Group is the largest general Insurance Broker network and the largest group of insurance Underwriting Agencies in Australasia, with growing operations in Asia and Europe.

The Steadfast Group, which is the largest general insurance broker network in Australia, has over 400 general insurance brokerages across the country.

Head Office: Tenancy 1, Suite B 34 McLachlan St Darwin NT 0800

Email: enquiries@addinsure.com

Phone: 1300 233 467

#### Disclaimer

Add Insure Pty Ltd, ABN 58 641 686 599, AR 1282515, provides general insurance services. We offer a "general advice" service, which means our recommendations are based on the products we distribute, without considering your personal objectives, financial situation, or needs. It's important that you assess the suitability of any information or general advice we provide—especially policy documents and relevant Product Disclosure Statements—before making a decision or purchasing a product, ensuring it aligns with your specific circumstances.