



Stand out from the pack

Insurance as an employee benefit



Are you looking for an employee benefit to attract and retain great staff? You can now obtain insurance for your employees in the event of death, total and permanent disability, and serious illness or injury – all at wholesale rates. Australian Group Insurances Pty Ltd (AGI) can help you.

Why Group Insurance?

Besides covering your staff at competitive rates, other advantages include:

- ✓ Automatic acceptance for insurance cover. This means that your employees can be covered up to a certain amount regardless of their medical history, pastimes and smoking status. They can also continue this cover when they leave your employment, subject to certain conditions;
- ✓ Protects against costs associated with absent employees;
- ✓ Improves staff morale by providing security and peace of mind in the event of injury, illness, permanent incapacity or death;
- ✓ Tax effective;
- ✓ Secures retirement benefits; and
- ✓ Customised to your business.

Finally, group insurance provides far more comprehensive insurance cover for employees/fund members than other types of insurance such as worker's compensation and health insurance.

The AGI service

We work with a network of qualified, professional insurance advisers who are skilled in designing and implementing attractive group insurance plans. Contact us to put you in touch with a group risk specialist.

Adviser services

Some of the services provided by a professional group insurance adviser include:

- Tender management and due diligence: getting you a policy that provides great value and tailored to your needs;
- Helping you ensure your staff are underwritten to their maximum available cover and guiding you through the claims process;
- Continuation options – assisting your employees take up continuation of their cover when they leave your employment;
- Provide your staff with individual financial and insurance advice at their request (at no extra cost to you); and
- Assist you in promoting the benefits to employees.

Group insurance can be complex. Enlisting professional advice will save you time, money, and ensure you get a group plan that your employees appreciate.

For more information, contact:

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About Australian Group Insurances Pty Ltd (AGI)

AGI are administration partners to the financial services industry. We work with life companies, master trusts and financial advisers to develop innovative products supported by a team of highly qualified and customer-focused IT and administration staff.