



Are you adequately insured?

What is under-insurance?

Under-insurance occurs when the sum insured in your policy is inadequate to rebuild or replace property. It is a huge problem in Australia. Whether it's a home, contents or life insurance, most Australians have insufficient cover.

In 2009, under-insurance, or incorrect insurance cover has already affected many people and businesses.

Both the Victorian bushfires and Qld and Northern NSW floods have highlighted many alarming trends.

What can you do?

To protect your financial security with certainty against both small and large disasters, contact **Austbrokers Countrywide** for a **FREE** review of your insurances.

For more information please contact us on **03 9835 1300**, email us on enquiries@abcountrywide.com.au or visit us on www.abcountrywide.com.au

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2008 Research Highlights Alarming Trends

- 85% of business customers surveyed have been under-insured
- The average level of under-insurance is more than 40%
- Only 28% of businesses have adequate levels of Business Interruption Insurance
- Building costs have soared by almost 40% in the past 5 years
- Nearly 20% do not have Home and/or Contents Insurance
- Nearly 50% do not have the correct amount of insurance cover
- Most have not reviewed the value of their Home and Contents within the last 12 months

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