



RentCover Report – we've got you covered

Welcome to the November edition of RentCover Report.

As we head into summer, we take a look at some of the hottest topics of the season including the threat of fire and burglary. As part of our profile series, we'll also get to know one of our Business Relationship Executives, Michelle Stone, a little better!



Meanwhile, one of the major news stories in the lead up to this year's Spring Racing Carnival was the outbreak of Equine Influenza so in this edition we'll introduce you to EBM's EquineCover and the comprehensive insurance options it provides.

We hope you enjoy this edition of RentCover Report and, from all of us at EBM Insurance Brokers, we wish you and your family a safe and happy festive season.

Sharon Fox-Slater
General Manager, RentCover

Cover up for summer

We all know it's important to slip, slop, slap to protect ourselves from the summer sun, but what do we do to ensure our property and assets are protected from one of the most potentially devastating risks that comes with the rising mercury?

The east coast in particular is all too familiar with the shocking effects of bushfires – and just how quickly homes can be engulfed.

But whether a fire burns a home to the ground, or is contained to a section of the house, dealing with the fire, smoke and water damage can be soul-destroying and the trauma is compounded if you're not properly covered with quality building and contents insurance.

EBM has a range of options for landlords in metropolitan or regional areas, including RentCoverUltra, RentCoverPlatinum and HolidayLetCover.

In last month's newsletter we also highlighted the new TenantCover option which provides renters with up to \$25,000 cover against property damage by fire and other causes. For country clients, EBM's fire insurance policies include cover for fire damage to farm structures, crop loss, loss of livestock and more.

EBM Managing Director Jeff Adams said the start of summer is a good time of year for everyone to assess their requirements and make sure they have adequate cover.

“That means not only looking to eliminate fire hazards but also looking at other areas of risk that arise as the weather warms up,” he said.

For more information about any of EBM’s insurance solutions, call 1300 INSURE or visit www.ebminsurace.com.au.

Some summer home safety tips...

- Clean your gutters regularly
- Make sure flammable liquids are stored safely
- Install smoke alarms and check them regularly
- Have air-conditioning units checked by a qualified tradesperson
- Check security grilles on doors and windows and keep keys in internal locks
- Install electrical safety switches

PS. Tell us what you’d take with you in the event of house fire and why – a bottle of fine wine to quench a summer thirst for the best! Email newsletters@rentcover.com.au by Friday December 14.

Now your house is covered, what about the boat?

Summer is high season for boaties and, about now, boat owners around Australia are busy dusting off their pride and joy ready to take to their favourite river, beach or fishing spot.

Whether dinghy or yacht, jet ski or runabout, pleasure craft of all shapes and sizes have become a mainstay of the Australian lifestyle, especially during summer.



The number of boat owners has grown consistently over recent decades and according to the National Marine Safety Council (NMSC), it is estimated that there are approximately 700,000 registered vessels in Australia.

And while the great majority of boating activities are enjoyed without incident, accidents do occur and can result in damage to people and property.

The latest NMSC data indicates we can expect more than 3,000 reported marine incidents every year and – as you might expect – most will occur in summer.

Recognising that boats are a significant investment for many families, EBM has developed tailored cover to take some of the risk out of boating.

PleasureCraft Cover gives owners the chance to insure their boat hulls and motors, as well as equipment, accessories and trailers against accidental loss or damage. Coverage can also include owners’ legal liability for injury sustained by other people or accidental damage caused by their boat.

It’s just part of keeping clients covered this summer, and more information about PleasureCraft Cover is available by calling 1300 INSURE or visiting www.ebminsurace.com.au.

EquineCover - even for the 'neigh' sayers

Equine Influenza (EI) had a dramatic impact on the Australian horse industry over recent months, with the impact of the outbreak estimated at hundreds of millions of dollars.

EI has served as a timely reminder of the value of maintaining appropriate insurance for horses, ponies and related assets – and reminded us to spread the word about EquineCover.



EquineCover – EBM's unique equine insurance package – has been developed by people who understand the unique risks associated with horses and the value of the equipment associated with them.

It provides extensive cover over the life of horses, including the event of death by accident, sickness or disease and humane destruction by a veterinarian. The policy also provides cover for theft and Australia-wide transit.

Recognising the high value of equestrian accessories, EquineCover includes options to cover saddlery, harnesses, horse drawn carriages, horse floats and trucks all under the one policy. It also provides personal liability cover for the owners of horses anywhere in Australia up to \$10 million.

EBM Managing Director Jeff Adams says EBM has provided insurance solutions to some of the largest equestrian groups in Australia.

“EBM recognises that horses can be extremely valuable additions to clients' families and businesses and we can create an insurance solution that is right for them and their horses,” Mr Adams said.

“It's a product that has been extremely well received by the market for which it has been designed.”

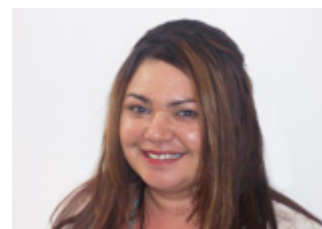
For more information about EquineCover contact our own equestrian, Simon Tait, on 02 8224 3999 or visit www.ebminsurance.com.au

For full details of cover you should read the Product Disclosure Statement.

Meet a RentCover team member...

Michelle Stone, Business Relationship Executive

Michelle Stone began her career with EBM Insurance Brokers in 1994 and has worked as a Business Relationship Executive (BRE) since 1999. Michelle is our longest serving BRE, amongst EBM's team of 10 BREs who jointly service EBM's RentCover clients across Australia.



From her base on the Gold Coast, Michelle is our face-to-face point of contact for many of EBM's Queensland clients, in conjunction with her colleague Melissa Yardley, who services Brisbane. BREs are responsible for building and developing relationships with a wide range of people. The role also involves maintaining compliance with legislative requirements and constantly monitoring standards.

Some things you might not know about Michelle...

1. **What do you like most about your position at EBM?**

I really like working for EBM because they are an ethical and moral company – that's why I've been with them for so long. I really enjoy the challenge of helping my clients. Over the years, I've formed close bonds with them and it is really nice to see many of them growing their businesses.

2. **What do you find most challenging in your role?**

The compliance aspect of my position is quite challenging, as is managing your time well. Because I cover such a large area, I spend a fair bit of time on the road travelling to different locations.

3. **When not at work I...** entertain and relax with friends and family and enjoy Margaret River wine.

4. **If I had a three week holiday planned...**I would head to Vietnam, I'd really love to do a 10-day bicycle tour there.

5. **I like to splurge on...** everything.

6. **The one piece of advice that stays with you?**

Never judge people too quickly because there may be things going on in their lives that you can't see.

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