



The right work/life balance of liability insurance for your home-based business

As a home-based business, you need to make sure you have the correct level of insurance to protect your livelihood. Most home and contents insurances are primarily designed to cover for domestic arrangements. As a result, your home-based business activities may compromise the effectiveness of your existing coverage.

No matter what kind of business you operate, you probably need more than just property insurance. Taking out the right public and products liability and professional indemnity covers will help protect your business by minimising exposure to risk.

- Public liability insurance will compensate your business if you are found liable for death, injury, loss or damage of property as a result of your home business operation at both your premises and Australia wide.
- Product liability insurance covers your business in the event of injury, death or damage to another person due to the failure of your products or services.
- Professional indemnity insurance protects you from legal costs as a result of a negligent act, error or omission from your professional business.

Key benefits

Your clients will be covered for:

Public liability	up to \$20m
Product liability	up to \$20m
Pollution liability	up to \$20m
Professional indemnity	up to \$1m

Our global network and expertise allows us to deliver responsive and innovative risk solutions so you can focus on growing your business.

Competitive terms.

We combine competitive premiums with tailored policy wordings to provide smarter insurance solutions.

Our response guarantee.

Our reputation for excellence in customer service means that we'll be there when you need it most.

A committed partner.

We are dedicated to meeting your insurance needs.

Insurer market security.

This exclusive facility is formed in conjunction with Lloyds of London —their reliability and service focus make them a proven player in this sector.

LLOYD'S

With competitive premiums, fast response time and the backing of reliable insurers, we are proud to be the Insurance Broker's business partner of choice.

For more information on our Work from Home Liability Insurance, contact us:

NSW,ACT,QLD & NT

Alison Smith

Level 30, 201 Kent Street
Sydney, New South Wales 2000
t 02 9253 7709
f 02 9253 7106
e alison.smith@freemanmcmurrick.com.au

VIC,TAS,SA & WA

Meg Michell

Level 50, 80 Collins Street
Melbourne, Victoria 3000
t 03 9211 3706
f 03 9211 3740
e meg.michell@freemanmcmurrick.com.au

NSW & ACT

Paul Behm

Level 30, 201 Kent Street
Sydney, New South Wales 2000
t 02 9253 7219
f 02 9253 7001
e paul.behm@freemanmcmurrick.com.au

We cover a wide range of occupations, including:

- Bed & Breakfast
- Catering
- Dance Classes
- Dressmaker
- Errand Service
- Furniture Restoration
- Hairdressing
- Jeweller
- Massage
- Naturopathy
- Pet Groomer / Walker
- Photography
- Stylist
- Tutoring
- Accountancy
- Book Keeping
- Graphic Design
- Marriage Celebrant
- Mediation
- Nutrition and Dietics

Visit our website for further information freemanmcmurrick.com.au

© 2011 Freeman McMurrick Pty Limited ABN 50 006 767 540 AFSL 236 653

The information contained in this fact sheet about Freeman McMurrick products is general in nature and should not be relied on as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. So before deciding whether a particular product is right for you, please consider the relevant Product Disclosure Statement or contact us at to speak to an adviser.

FRMWI50L 0811

FREEMAN McMURRICK