



Personal and Business Life Insurance Planning

How can we help you?

When you are arranging specialised risk and insurance programs for yourself, colleagues or members of your family, it can be a confusing task, especially with the wide range of products and insurers available.

When you choose Gow-Gates as your adviser, we recommend only the most appropriate insurer for your needs. You'll receive quality cover, competitive prices and a high level of service.

With Gow-Gates, you have access to a wide range of domestic insurance products. You can be confident that we will secure the right protection for your assets or your income.

We can advise you on a broad range of insurance policies, including:

- Life Insurance
- Income Protection
- Critical Illness
- Total & Permanent Disability
- Business Expenses Insurance
- Keyperson Insurance
- Group Life and Income Protection

Personal Insurance Planning

Income Protection

Provides continued income in the event that you are unable to work due to illness or injury, allowing you to focus on getting better and freeing you and your family from financial stress.

Critical Illness / Trauma

Provides a lump sum which can be used to meet the cost of diagnosis, treatment and recovery from a critical illness, as well as providing the financial flexibility to allow you or your partner to take time off work.

Life Insurance

This will ensure the financial protection of your family and loved ones, meeting the cost of debt commitments and lifestyle needs if you are no longer here to provide or care for them.

Total and Permanent Disablement

Provides a lump sum if you are unable to ever work again. Often an overlooked cover, this is vitally important as being permanently disabled in most cases will have a higher financial burden than death.

Business Insurance Planning

Business Expenses

Designed specifically for self-employed people and business owners, it can help keep your business going by reimbursing up to 100% of your share of eligible business overheads / fixed expenses if you are temporarily unable to work due to illness or injury. Whatever business you are in, business expenses insurance is a key business risk strategy.



Keyperson Insurance

Protects a business from the financial impact of the exit (due to trauma, death, disablement etc) of a key individual in that business. This can include anyone from a sales person or account executive (lost revenue) to a director (a loan in their name).

Buy / Sell Agreement, Partnership Protection

A buy / sell agreement is a contract that provides for the future sale of your business interest or for your purchase of a co-owner's interest in the business. Buy / sell agreements are also known as business continuation agreements and buyout agreements.

Under the terms of a buy / sell agreement (assuming you are the seller), you and the buyer enter into a contract for the transfer of your business interest by you (or your estate) at the occurrence of a specified triggering event. Typical triggering events include death, disability, and retirement.

Ideally, buy / sell agreements are fully funded, and life insurance is frequently used for this purpose. After determining the value of the business, you, your advisers, and the other parties to the agreement will determine the best way to fund the transaction, and the triggers appropriate for your business situation. A Gow-Gates adviser can help facilitate all aspects of this important consideration for you.

Group Life and Income Protection

Group Insurance provides employees with access to Life, Total and Permanent Disability and Income Protection Insurance at a discounted rate without the need for medical underwriting, up to certain limits. In turn, this benefit has been proven to provide increased job satisfaction and loyalty amongst employees as they feel a sense of security and value which helps employers retain talent, increase productivity and drive stronger business results.

Why Choose Gow-Gates?

With over 40 years experience Gow-Gates is committed to delivering superior service for your business and personal needs. As a well established, Australian owned business, Gow-Gates has helped thousands of clients establish the foundations of their financial future and assisted those when they needed it most; at the time of claim.

We have access to the entire market, sourcing the best products to suit your personal goals and objectives. Our scale and recognition within the market enables us to achieve the best possible terms and claims decisions for our clients.

A comprehensive risk insurance portfolio will provide you with peace of mind that in the event of serious illness, injury, disablement or death.

Contact Us

Contact Gow-Gates Financial Services to arrange an appointment to review your risk insurance requirements and experience our Executive Service Package.

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General Advice Warning: Any advice in this brochure is of a general nature only and has not been tailored to your personal circumstances. Please seek personal advice prior to acting on this information.

