



## **AGED CARE INSURANCE**

Quality Insurance for Residential  
Community and Home Care Providers



[gowgates.com.au](http://gowgates.com.au)

Our commitment to the aged care sector began in 1978, when we were approached to establish an insurance scheme for aged care providers that were finding it difficult and expensive to obtain the necessary insurance. Through taking the time to understand the requirements of the industry and working with leading aged care underwriters, Gow-Gates was able to successfully develop an insurance scheme that suited the needs of the sector and was also competitive on price.

This same scheme, now evolved and adapted to suit changing economic trends and legislative requirements, is still available today and is thought to be the longest running of its type. Now, years down the track, our industry knowledge, competitive pricing, broad covers and access to secure insurers has earned Gow-Gates the reputation as a pioneer and an innovator in aged care insurance.

## COVER YOU CAN RELY ON

Our long-established insurance arrangements with our chosen insurer partners can provide the following automatic and optional covers:

### Property

- Evacuation costs/Alternative accommodation
- Fusion
- Transit of goods
- Residents' property including jewellery
- Infectious or contagious diseases
- Accommodation bonds
- Flood (generally available)
- Increased limits for construction, alterations and additions
- Theft without forced entry
- Other specialised covers

### Liability

- Professional Indemnity including Medical Indemnity
- Good samaritan cover
- Indemnity to volunteers
- Increased limits of liability for construction, alterations and additions
- Indemnity to residents for gophers / Motorised wheelchairs
- Fraud, including theft of residents money and property
- Cover available for your CACP, HACC, EACH, DVA and similar programs
- Cover for elder abuse, molestation and sexual harassment

### Refundable Accommodation Deposits

Insurances are available to largely address the requirements of the Department of Health that an approved provider maintains sufficient insurance to cover losses that may affect their ability to refund accommodation deposit balances.

### Other insurance policies

- Industrial Special Risks
- Business
- Public and Products Liability
- Management Liability
- Directors and Officers
- Employment Practices Liability
- Fraud/Fidelity Guarantee/Employee Theft
- Machinery Breakdown
- Motor Vehicle (including buses)
- Volunteers Accident Insurance
- CTP NSW (including village buses)
- Corporate Travel
- Construction Insurance
- Workers Compensation
- Cyber Insurance
- Environmental Pollution
- Journey Protection

## WHY CHOOSE GOW-GATES?

Whether our clients have been with us for 50 years or one year, there are many reasons why Gow-Gates is their broker of choice...and why they've chosen to stay with us.

### Experience

We've been in the insurance and risk mitigation business for over 50 years, and continue to go from strength to strength.

### Expertise

Our team includes some of the industry's most talented and resourceful professionals who know how to access and tailor the right solution for your needs.

### Knowledge

We provide specialist services to a diverse range of clients across an array of industry sectors, from large corporate organisations to private businesses, entrepreneurs and individuals.

We have an in-depth understanding of local and international insurance markets and have forged strong relationships with key insurers and underwriters.

### Innovation

We think outside the box at every opportunity, and pride ourselves on solving complex insurance and risk challenges.

### Proactive

We stay up-to-date with the latest economic and regulatory changes to keep you abreast of any changes that affect your business. This ensures you have the best coverage and continue to meet your compliance obligations.

## YOUR TRUSTED INSURANCE PARTNER

At Gow-Gates, we foster genuine, long-term partnerships with our clients. We take the time to understand your personal or business situation, your risk posture and your goals so we can anticipate your needs and deliver the most comprehensive, cost-effective insurance solution.

When you engage our services, you're engaging an insurance specialist, risk management advisor and strategic partner. Importantly, we're there for you when difficult situations occur – our team is available 24/7 to help you with immediate crisis management and support.

And in the event of a claim, our in-house claims management team will work closely with both you and the insurers to ensure that we get the best result in a timely and professional manner.

It's about being your trusted partner; a partner you can rely on to be with you every step of the way throughout your personal and business journey.

Call us today on 1300 469 428 to discuss your insurance needs.



# GOW-GATES INSURANCE BROKERS

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GOW-GATES CAN ARRANGE INSURANCE FOR YOUR BUSINESS.  
OUR INDUSTRY SPECIALITIES ARE:

- Aged Care
- Agribusiness
- Food & Beverage
- Associations
- Construction
- Design Professionals
- Energy
- Equine & Bloodstock
- Franchisee/Franchisor
- Medical & Healthcare
- Importer/Exporter
- Jewellers
- Manufacturing
- Professional Services
- Retailers
- Sports & Services
- Timber & Building Materials
- Transport & Logistics
- Trade Unions
- Travel Agents & Tour Operators

WE ALSO HAVE SPECIALIST TEAMS PROVIDING THE FOLLOWING  
SPECIALITY SERVICES:

- Claims Management
- Contractual Risk Review Insurance
- Group Risk Insurance
- Occupational Health & Safety
- Risk Control
- Specialty Programmes
- Trade Credit Insurance
- Workers Compensation Insurance
- Mortgage Broking
- Employee Benefits

GOW-GATES CAN ARRANGE INSURANCE SOLUTIONS FOR YOU, SUCH AS:

- Life Insurance\*
- Income Protection\*
- Critical Illness\*
- Total & Permanent Disability\*
- Business Expenses Insurance\*
- Homes & Contents
- Landlords Insurance
- Private Motor Vehicle

\*These services are provided by Gow-Gates Financial Services Pty Ltd (ABN 97 001 250 344) an Authorised Representative of Apogee Financial Planning Limited (ABN 28 056 426 932), an Australian Financial Services Licensee with its registered office at 105-153 Miller Street, North Sydney NSW 2060.

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