



Personal Insurance Planning

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Gow-Gates Financial Services Pty Ltd ABN 97 001 250 344



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

Personal Insurance Planning

Income Protection

This will provide you with a 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 or your family from financial stress.

Critical Illness / Trauma

The fastest growing insurance area, this came about as a result of the advances in medical science, allowing more and more people to survive and return to work after a critical illness such as a 'heart attack' or 'cancer.' This 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

This ensures the smooth transition of company ownership between partners in the event of an owners death or disablement for an agreed upon amount.

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 won numerous awards for our advice and standards including Apogee's Leading Practice award for 2007, 2008 & 2009. 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 you and your family are protected.

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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Gow-Gates Financial Services Pty Ltd (ABN 97 001 250 344) is 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

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.

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Gow-Gates can arrange insurance for your business. Our Industry Specialties are:

- Aged Care
- Agribusiness, Food & Beverage
- Associations
- Construction
- Energy
- Equine & Bloodstock
- Franchise
- Medical and Healthcare
- Professional Services
- Sport
- Timber & Building Materials
- Transport
- Trade Unions
- Travel Agents & Tour Operators

We also have specialist teams providing the following specialty services:

- Claims Management
- Contractual Risk Review
- Group Risk
- Work Health & Safety
- Risk Control
- Specialty Programs
- Trade Credit
- Workers' Compensation

Gow-Gates can arrange insurance solutions for you, such as*:

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

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