



# Gow-Gates Insurance Brokers

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

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

We also have specialist teams providing the following services:

- Claims Management
- Contractual Risk Review Insurance
- Group Risk
- Risk Control
- Specialty Programmes
- Trade Credit
- Workers' Compensation

## Gow-Gates ShopInsure - Insurance for the RETAIL industry

*“Whatever your insurance needs, we will arrange the right solution for you”*

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

Gow-Gates Insurance Brokers Pty Ltd  
ABN 12 000 837 785 | AFSL 245432



\*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

*Our insurance program is specifically designed for small to medium sized retailers like you, and we're willing to take the time to address your individual needs.*

We can help you with achieving cost reductions, finding reliable insurance, quality insurers and first class service.

Gow-Gates has been established since 1963 and is one of the largest Australian insurance broking organisations. We have been awarded, by the industry, various "Insurance Broker of the Year" titles.

For more information please view our website at

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

## Why choose Gow-Gates ShopInsure for your business insurance?

Some of the key advantages we offer through ShopInsure are:

- competitive premiums
- fast turnaround times
- dedicated & personalised service
- monthly payment options
- flexibility to choose the package that meets your lease requirements then adding additional covers if required

## **\*\* ONE SIZE DOES NOT FIT ALL \*\***

With Gow-Gates ShopInsure you can select cover options that are **best suited to your business and budget.**

### The Basics

- » Public & Products Liability \$20,000,000
- » Glass Insurance – Replacement Value
- » Property Insurance – for contents, fit-out and stock

### Additional Options

- » Add Business Interruption Cover
- » Add Money Cover
- » Add Burglary Cover

### Premium Coverage

- » Add Machinery Breakdown Cover
- » Add Electronic Equipment Breakdown Cover
- » Add Tax Audit Cover

## Making your life easier ....

Gow-Gates ShopInsure will ensure that you meet your obligations with the Property Owner, Banks or Franchisor by:

- Arranging to deliver Insurance Certificates directly to your Landlord/ Bank or Franchisor as required.
- Our job is to let you focus on running your business.

For more information please contact Gow-Gates on:

P: 1300 GOWGATES (469 428)

E: [info@gowgates.com.au](mailto:info@gowgates.com.au)

Or visit our website [www.gowgates.com.au](http://www.gowgates.com.au)