



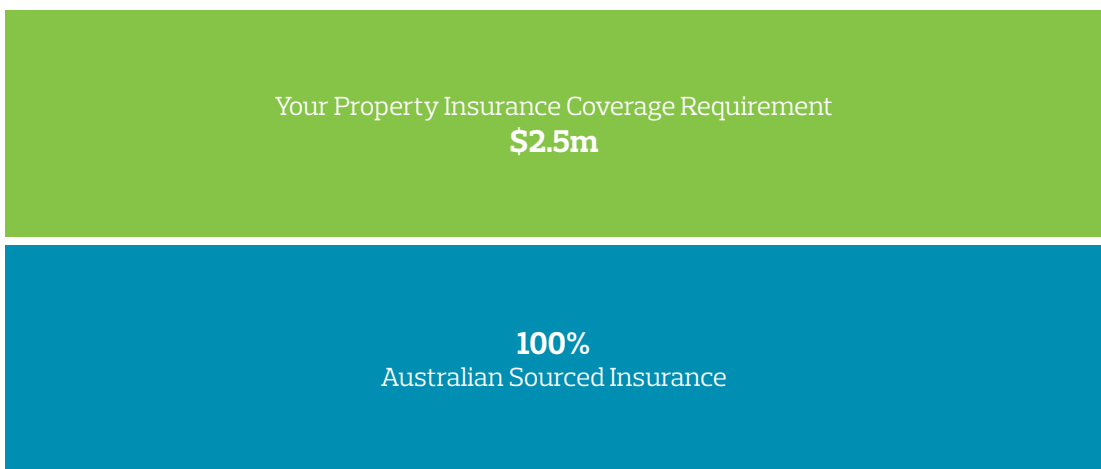
# Aon Coverage Guarantee – Wineries

## How does it work?

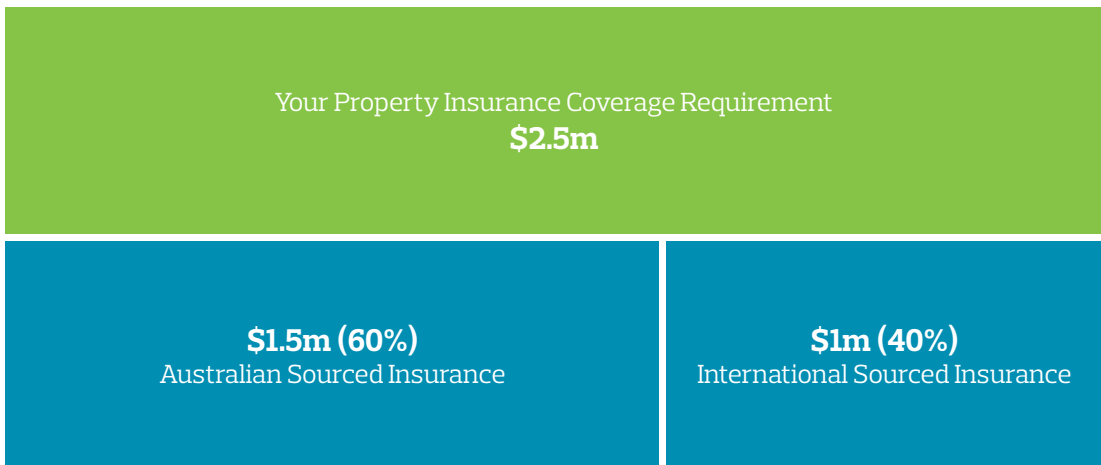
### Utilising Australian Markets\*

In all cases our first point of call will be to look at the Australian market to get you the best solution and coverage that covers 100% of your risk. We will help you answer all questions coming from insurers to present you as a good risk even if you do utilise Expanded Polystyrene.

As shown below if you need \$2.5m to cover a total loss then we will look to find an insurer in Australia to cover the full \$2.5m.



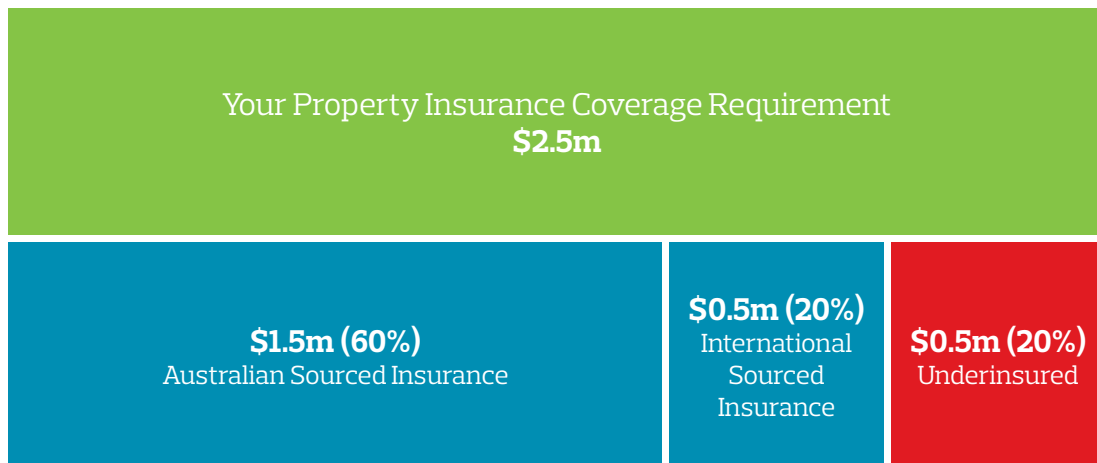
If we cannot secure 100% of your insurance coverage in Australia, in this example the insurer is only prepared to give you \$1.5m cover. Then we will look to London insurers to provide you with the additional \$1m cover so that you are fully protected.





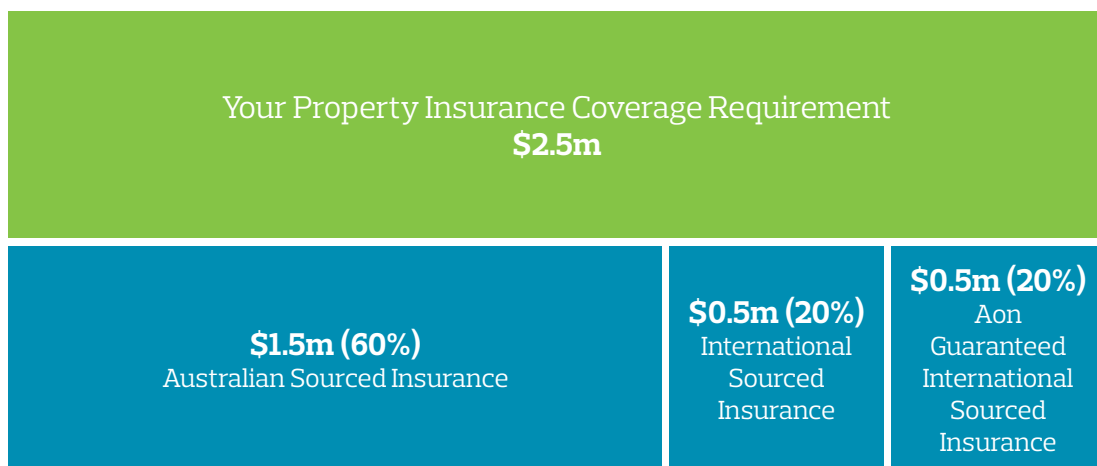
## So what makes us unique?

Many brokers have access to the London market to top up your insurance should the local market not offer enough cover. What they do not have is a unique agreement with the London market that guarantees up to an additional 20% coverage capacity. In the scenario above the London market may only be offering 20% coverage so an additional \$0.5m, potentially leaving you \$0.5m underinsured.



## At this point where do you turn?

In this scenario our unique agreement with the London market means if you already have 20% booked in the London market for placements through Aon they will guarantee an additional 20% at the same pricing and policy wording. You are now 100% covered and have not been affected by opportunistic pricing in the market.



It is our solution to ensure best value for our clients through;

- Going above and beyond to ensure we cover 100% of you property risk
- Ensuring our clients minimise the risk of being affected by opportunistic pricing for higher risks.

\* Example is for illustrative purposes only, approach will depend on your business circumstances.

The information contained in this letter 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 to speak to an adviser.

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