

# Franchise Industry Insurance



## Coverage

### Franchisor

- ✓ Professional Indemnity
- ✓ Directors & Officers
- ✓ Property
- ✓ Corporate Travel
- ✓ Cyber
- ✓ Public Liability

### Franchisee

- ✓ Property
- ✓ Vehicles
- ✓ Management Liability
- ✓ Public Liability
- ✓ Personal Accident
- ✓ Professional Indemnity

**For enquiries:** Call us on 1800 641 260



# Franchisor Insurance

## Professional Indemnity Insurance Cover Includes:

- Breach of duty
- Defamation
- Fair trading acts
- Intellectual property
- Dishonesty of employees
- Loss of documents
- Reinstatement of the limit of indemnity
- Continuous cover
- Employees consultants and agents
- Mergers and acquisitions
- Estates and legal representatives
- Official inquiries

## Accepted duties of a Franchisor:

- ✓ Marketing
- ✓ Management
- ✓ Mentoring
- ✓ Business Training
- ✓ Compliance Audits
- ✓ Site Locations

## Public and Products Liability Insurance

Public and Products Liability Insurance protects your business for negligence which results in someone being injured or someone's property being damaged. With society becoming more litigious, it is important that you can go about your day to day business activities with the security provided by this cover. Public Liability and Products Liability Insurance aims to cover the cost of the claim after negligence has been established, or, if no negligence is involved, provides cover for the legal defence costs.

Product Liability insurance included above covers products supplied, sold, manufactured or imported and as agreed with your insurer.

---

## Management Liability (D&O)

Whilst Professional Indemnity covers you for professional negligence, Management Liability covers you for your responsibilities as a Director/Manager of a business and covers many aspects of Government law and responsibility to employees.

- Directors & Entity cover
- Statutory Liability (Fines & Penalties)
- Employee Practices (Unfair Dismissal, Discrimination, Harrassment etc)
- Fidelity (Theft of own company funds by employee)
- Tax audit
- Crisis event
- Cyber cover (optional)



**For enquiries:** Call us on 1800 641 260

# Franchise Groups Insurance

We have been a member of the Franchise Council of Australia since 2003 and the appointed broker to a number of Australian franchise groups with operations in Australia and New Zealand. As regular attendees at FCA events, we keep abreast of developments in the Franchise Industry that may affect members with emphasis on insurance.

We can assist Franchisors and Franchisees in the placement of their business insurance requirements including the notoriously difficult to place Franchisor Professional Indemnity and Directors & Officers Insurance. Our underwriting markets appreciate the growth factor in Franchising and have displayed a willingness to share our vision in assisting franchisors.

We are able to accommodate a broad range of occupations ranging from Professional Services, Cleaning, Trades, Petcare, and other Homecare related services. Whatever the occupation we can assist!

We have an extensive history of experience in working with a range of insurers to find you the right cover at the right price.

We will present you with a number of options and provide recommendations on the specific covers for your industry. Call us today for a confidential discussion on how we can assist you with your insurance program.

## Franchisee Tailored Insurance

- Property including Fire, Burglary etc
- Professional Indemnity
- Management Liability
- Public & Products Liability
- Personal Accident
- Vehicles including, Trailers, Trucks & Commercial Vehicles
- Workcover\*

\*This insurance is state government based, & operated. We may not be able to assist in your state.



## Why use IME?

Franchise Industry Insurance is often hard to obtain, nearly always expensive. At IME we make this journey Easy.

As members of the FCA since 2003, we understand Franchisors & Franchisees needs, provide personalised service, and tailor insurance programs for the Franchise Industry.

IME, your specialists in the Franchise Industry for insurance.

## Some of our Valued Clients



Others not listed inc. Travel Agents, Mortgage Brokers, Aquatics (Learn to Swim), Tradies & Retail.

visit **imeinsurance.com.au** for more



# About Insurance Made Easy

## Your Trusted Specialists

Our experience tells us that business clients demand personalised service above all and insist on dealing with a broker that understands their business and insurance needs. This in turn leads to more than a great business relationship, fulfilling our aim to become business partners with our clients for life. We are not just Insurance Brokers, we form relationships, which sets us apart from the Industry.

IME has a team of specialised insurance experts that have many years of knowledge in the assessment of insurance risks and claims. This means that when our staff are assisting one of our clients or liaising with the Underwriter their knowledge is unsurpassed and respected within the industry.

## Our dedicated team at IME Insurance Brokers

Our professional experts are from various insurance backgrounds including underwriting, claims, broker operations and marketing and most of our team members each have in excess of twenty years' experience in the insurance industry and SME business.

## Key Personnel & Staff



**James Gillard**  
Founder / National Manager

30 years general insurance experience as a broker and business owner. Responsibilities – major account acquisition, servicing and liaising with underwriters, risk management strategies, marketing, promotions and seminars plus qualified and practising Mortgage/Finance Broker (12 years).



**Philip Watson**  
Sales Manager

36 years general insurance experience including Senior Business Development, Marketing and Operational roles across multiple intermediary markets. Responsibilities include sales development, marketing, account management, strategic support, and projects.

Brochure date 17/1/24

## For enquiries: Call us on 1800 641 260



### INSURANCE MADE EASY

Suite 1, 62-64 Main St. Upwey, Victoria 3158 - P.O. Box 1350, Upwey Victoria 3158

Insurance Made Easy is a division of: Benjamin & Benjamin Insurance Brokers Pty Ltd ABN 37 603 884 108 which is a Corporate Authorised Representative of McLardy, McShane Partners Pty Ltd CAR No 1000626 ABN 14 064 465 309 AFSL 232987. Member of NIBA & Steadfast. The contents of this brochure are considered general information only. For your own individual circumstances, please contact our office.

