# Insurance & Risk Management Made for Unions.



IFS Insurance Solutions is the major provider of insurance & management services to industry super funds, and works together with the ACTU to provide trusted advice and products to Australian

unions.

### Get the insurance coverage that's right for your union.

Getting insurance directly through an insurer usually means that you get the insurance that the insurer has to offer – not necessarily the insurance that your union needs.

As a leading insurance broking and consulting firm, IFS Insurance Solutions works for your union. Our strong client advocacy focus and experience allows us to work with each of our individual clients to identify their insurance needs before determining the best possible strategy and solutions in the market for them.

IFS Insurance Solutions is ultimately owned by a group of major industry based superannuation funds and has a strong value for members focus.



### We've got you covered

We can help your union and your members to get the right insurance cover.

Better knowledge

Better advice

Better results.

### Here's some of the ways we can help:

### For your union

- > Risk assessment advice
- > Commercial insurance
- > Group income protection through EBAs
- > Property insurance
- > Professional indemnity
- > Motor fleet insurance
- > Directors' and Officers' liability insurance
- > Affinity programs for members
- > Employee benefit insurance programs

### For your members

- > Public liability
- Motor vehicle
- > Income protection
- > Home & contents
- ) Life insurance
- > Tools of trade
- > Health Fund

### The buying power to get you the best deal

When you're trying to get the products you need at a fair price, it makes a big difference if you've got buying power to leverage the best possible deal.

IFS Insurance Solutions gives you that power, because we already deliver insurance services for not-for-profit organisations covering millions of members. So when we go in to negotiate insurance deals on your behalf, we do it with a strength that gets results.



### **We understand Unions**

Managing a union has risks, even if you have an experienced and prudent management team.

Unions are exposed to risks that can disadvantage your members, be financially costly, and result in a bankruptcy for its officers.

We can help your union manage these risks."

### **Managing your risk**

We can help mitigate many of the risks and exposures faced by unions.

Professional Indemnity insurance protects the union against allegations of negligent advice resulting from services to members, including industrial and OHS advice, lobbying, training and accreditation services.

**Directors' and Officers' Liability insurance** protects the union's office-bearers against claims resulting from management actions and decisions.

**Statutory Liability insurance** protects the union and its office-bearers against fines or penalties and defence costs permitted by law.

## Does your union have ...

- > Adequate protection for union officials?
- > Strategies to safeguard union assets?
- > Best-available commercial insurance?
- > Access to the right insurance advice and solutions?
- > Insurance programs to benefit your members?
- Insurance through an organisation with a value for members focus?

IFS Insurance Solutions can help.

We can help your union with an independent insurance and risk audit. Our Insurance and Risk
Audit can identify any gaps in
your coverage or major risk
management issues for your

We'll then give you straightforward advice on how to resolve any gaps or issues.

### **IFS Insurance Solutions**

union to consider.

**Phone:** (03) 9923 7171

**Email:** info@ifsinsurance.com.au **Web:** www.ifsinsurance.com.au

