



INSTITUTE OF
**PUBLIC
ACCOUNTANTS®**

IPA
INSURE

**A SUITE OF INSURANCE PRODUCTS
TAILORED FOR IPA MEMBERS.**

INSURANCE FOR YOU, YOUR
BUSINESS AND YOUR CLIENTS.

PROFESSIONAL INDEMNITY INSURANCE

Our Professional Indemnity (PI) cover is designed to meet the risk profile of accountants, tax agents and bookkeepers, as well as accounting practices that offer financial planning advice and services.

OUR PI INSURANCE COVER

Through IPA Insure you can reduce your risk exposure by securing PI cover for:

- Negligence
- Civil liability
- Infringement of intellectual property rights
- Client documents
- Losses from dishonesty

By taking out the IPA Insure PI policy, you will meet the minimum requirements of the Tax Practitioners Board, exceed the minimum requirements of the IPA By-laws and comply with ASIC's RG243 Self Managed Superannuation Fund SIS Act audits.

- Policy Wording complies with the Tax Practitioners Board Requirements and the Institute of Public Accountants (IPA) By-Laws.
- Policy Limit options up to \$5M.
- Optional Cyber and Public Liability covers at heavily discounted rates.

- Unlimited retroactive cover date
- Insurance policy wording written by a reputable Australian insurer, Insurance Australia Limited T/As CGU.
- Local expert claims management and support.

BUNDLE YOUR PI AND CRITICAL BUSINESS COVERS

We recommend that you bundle your PI cover to include these important insurances. It's cost-effective, easy to do and helps protect your business.

- Public Liability – covers you and your business for losses or damage suffered by a third party as a result of your business activities.
- Cyber Insurance – covers your business for breach of privacy, IT systems or theft of data. It also covers the cost of impact and recovery to your business.

Enjoy the peace of mind that comes with a policy designed specifically for your industry, with specially negotiated benefits and competitive premiums.

publicaccountants.org.au/insurance/PI

TAX AUDIT INSURANCE

IPA Insure's Tax Audit Insurance offers protection from unexpected tax and government audits.

Responding to official queries and audits can be stressful and costly to your business. You could risk damaging client relationships by submitting unexpected invoices (that could run into thousands of dollars) or you may need to write off chargeable hours, costing you valuable time and money.

SOME OF THE BENEFITS INCLUDE:

- Protection for clients in the event of an audit.
- Valuable, cost-effective and affordable cover for clients.
- Simple implementation saving you and your clients time and money.
- Offering tax audit insurance to your valued clients helps your business manage the risks associated with unpaid invoices and client relationship management.

A simple system helps you manage work and cash flow related to audit activities. Your business bottom line, income and reputation are protected.

publicaccountants.org.au/insurance/tax-audit

IMPLEMENTING TAX AUDIT INSURANCE IS EASY.

You can offer your clients valuable cover at competitive and affordable rates. It's easy for clients to apply and receive immediate cover online.

Increase the services you offer your clients, plus make a margin on every policy sold. Become a Referral partner today.

abphillips.com.au/become-a-partner

GENERAL INSURANCE FOR YOU AND YOUR CLIENTS

Through IPA Insure you can secure appropriate cover for major business risks, including:

- Business Pack Insurance
- Office Pack Insurance
- Management Liability / Directors and Officers Insurance
- Corporate Travel and Leisure Travel Insurance
- Landlord Insurance
- Strata Insurance – Residential & Commercial
- Personal Accident & Sickness Insurance
- Commercial Motor / Motor Fleet Insurance

CYBER AND PRIVACY PROTECTION

Accounting practices hold confidential client information and are attractive targets for cyber criminals.

Cyber insurance can help your business recover quickly from cyber attack, by covering:

- Costs related to incident management and business interruption
- Damages and costs to third parties
- Direct losses and legal liabilities arising from cyber breaches.

ADVICE THAT WORKS FOR YOU

Not all insurance policies are the same. The dedicated IPA Insure team can work with you to understand your major business activities, client base and industry segment. We can help you select the policy that's right for your business.

publicaccountants.org.au/insurance/general

SERVICES FOR YOUR CLIENTS

IPA Insure can support your practice by extending general insurance services to your clients. We can assist your clients when they need insurance expertise to:

- Review current insurance policies
- Change or upgrade their current business activities
- Start a new business
- Purchase a new building or freehold
- Buy a new home

Increase the services you offer your clients, plus make a margin on every policy sold. Become a Referral partner today.

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PEOPLE RISK MANAGEMENT

People Matters Advice is a dedicated 'people advisory service' that provides practical and contemporary advice and support to businesses via telephone and email.

This includes:

- Human Resources Advice: Performance management; legislative employment obligations; wages, salary and leave entitlements; terminations, grievances and workplace disputes.
- Workers Compensation Advice: Injury management; WorkCover premiums; Return to work.
- Safety & Wellbeing Advice: OHS management; injury & incident prevention; workplace wellbeing.

For a low annual subscription fee, your business can gain unlimited access to expert advice in each of these complex and highly regulated areas.

Call **1300 413 143** or email enquiries@ipainsure.com.au

SERVICES FOR YOUR CLIENTS

People Matters Advice - the subscription-based service that gives your clients and their businesses expert advice via phone and email on every aspect of being an employer - from fulfilling entitlements and responsibilities to managing incidents and terminations, and everything in between.

Increase the services you offer your clients, plus make a margin on every policy sold. Become a Referral partner today.

abphillips.com.au/become-a-partner

IPA
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WE'RE HERE TO HELP

The dedicated, in-house team at IPA Insure specialise in business and private insurance solutions for accountants. Our dedicated insurance team is ready to assist you.

If you would like more information on any services available through IPA Insure, or to obtain a quotation, please contact our team:

CALL

1300 413 143

EMAIL

enquiries@ipainsure.com.au

VISIT

publicaccountants.org.au/ipa-insure

The information contained in this document is general in nature and may not be relevant to your individual circumstance. Please review the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) prior to making a decision to acquire a product.



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