



Providing insurance cover to
Australians for more than 28 years.



Introduction

North Queensland Insurance Brokers (NQIB) has been providing Australians with insurance cover for more than 28 years.

We are proud to be locally operated. We have offices in Townsville, Ingham and Ayr. Our experience in regional insurance is extensive. We live and work in your local community. We don't just understand local issues, we are affected by them, just like you.

We understand that when you insure your business or personal assets you are really buying peace of mind. You don't have to know insurance, because we do. We take the time to understand you so that we can get you the best value for your premium.

We are there for you when it matters most, to guide and assist you through the whole claims process. Our dedicated claims team gives you an expert in your corner.

Our Brokers are formally accredited to provide advice on all of your general insurance needs.

The services that we provide as brokers include:

- Obtaining insurance quotes on your behalf
- Providing advice in regards to your insurance program
- Access to upgraded products not available from direct insurers
- Arranging insurances on your behalf
- Claims lodgement and claims management services
- Risk management advice
- Arranging premium funding on your behalf
- Advice on particular insurance terms, conditions and clauses in regards to how they impact upon you.

Please call or drop in to see how we can help you with your insurance needs.

Townsville - Head Office
Phone 07 4755 6100
555 Ross River Road Townsville
Email: townsville@nqib.com.au

Ayr Office
Phone 07 4783 2002
15 Queen Street Ayr
Email: ayr@nqib.com.au

Ingham Office
Phone 07 4776 6000
2 Herbert Street Ingham
Email: ingham@nqib.com.au

Hermit Park Office
Ph 07 4755 6100
Unit 2, 163 Charters Towers Road Hermit Park
Email: townsville@nqib.com.au

Kirwan Office
Ph 07 4755 6100
557 Ross River Road Kirwan
Email: townsville@nqib.com.au

www.nqib.com.au



Business Insurance

Whether you have started a new venture or have an established business, can you afford not to have adequate protection?

Business Insurance can be tailored to suit your needs by carefully considering the various covers and options.

We understand each policy in detail and will help you structure the best policy for your needs and budget.

We understand you have a business to run, and so we do the leg work for you and present you with insurance solutions to suit your business.

We also provide simple risk management advice that may reduce your risk exposure.

We assist business of all sizes including sole traders, large corporations, not for profit organisations, specialist industry operators and in addition to general business insurance and specialty policies we also provide corporate travel insurance.

Contact us today to discuss your insurance needs and to receive a full copy of our financial services guide.



Rural Insurance

At NQIB we understand rural life and we pride ourselves in providing a comprehensive service to our rural clients, with offices in your local area.

By working with you to fully understand your requirements and budget, we can prepare an insurance recommendation that provides peace of mind and value for money.

Within each of our branches across Townsville, Ingham and Ayr, we have qualified professionals who understand rural life is different to city life. Just as your lifestyle is different, so are your insurance needs.

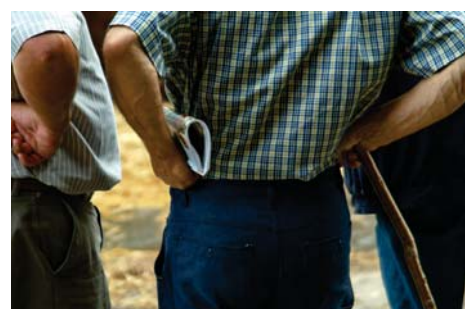
We understand that every farm is different and there is no one-size-fits-all solution when it comes to farm insurance.

We will work with you to identify the risks you want insurance cover for. This may include a mix of:

- Home and contents
- Residential investment properties
- Farm property
- Farm machinery
- Stock and stock in transit
- Fencing
- Machinery breakdown
- Personal accident and sickness
- Boats
- or Motor vehicles

that belong to yourself and your family.

Contact your local office today to speak with one of our friendly insurance professionals to get a free health check on your current cover.



Domestic Insurance

We have access to a full range of general insurance products to meet your personal insurance needs, including:

- Home building and contents
- Private motor vehicle
- Landlords residential property
- Travel
- And more.

We can explain the benefits attached to these products in easy to understand language. For example, did you know?

- That personal legal liability cover is included with home contents insurance. We can assist you to understand how this applies to you and what types of liability are not covered.
- The cost of demolition and removal of debris is a significant factor in large loss home claims. We can assist you in ensuring that your home insurance policy provides you with adequate cover in this regard.
- Loss of Rent and Rent Default are not the same. We can assist you in arranging the appropriate rent protection.

These are just a few examples of how we can assist you to understand your insurance policy and obtain the appropriate cover. All policies contain specific features and benefits that you may not be aware of and that differ from insurer to insurer. As your local broker we can recommend the product that is right for you.



Claims Service

As a broker we are your representative and not the representative of an insurance company. We have a duty to act in your best interests at all times. As your local broker we take this duty very seriously, particularly when it comes to guiding you through the claims process. We understand your insurance policy and we know how the system works. You can discuss your concerns with one of our dedicated claims specialists and not a call centre.





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