

Central Insurance Brokers
Sponsors of PIHC Programs

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“What YOU Can Get From Us”

“The Analogy”

Having us as your “Professional” Broker for insurance matters is like having an Accountant for tax matters. The Tax Dept, like an insurer, do not have to “Chart out” your needs and entitlements nor do they represent your interests (it’s buyer beware!).

“Our Focus and Objectives”

In our Professional capacity we focus on COVER. Premium costs will always be a priority however we believe cover and service are our primary objectives. Our Priorities are: -

1. Cover to Protect Assets
2. Quality Service
3. Minimise Premium costs

The BENEFITS of dealing with “CENTRAL”:-

STABILITY: Established 1978. You can’t buy this experience it comes from successful trading.

PERSONAL RELATIONSHIP SERVICE: Linked to a dedicated team (2 people) for closer relationship.

WE MAKE IT EASY– We have the answers; we can help you fill out forms; navigate you through the options so you can arrive at informed decisions quicker.

CENTRALISATION: Whilst your policies are with various insurers your records are controlled through our office so you have one centralised contact point for greater efficiency.

SUPPORT: We operate with extended trading hours as well as providing a 24 Emergency Pager Service for cover and claims.

PROFESSIONAL DUTY: At law we are responsible to you whereas insurers &

their agents do not have a Professional “Duty of Care”.

MARKET RESEARCH and KNOWLEDGE: Access to National and International markets.

COMPETITIVE PRICES and COVER: Usually lower prices and better options resulting from our volume of Business & Product knowledge.

CREDIT TERMS: We have a variety of Credit control strategies (repayment plans) to suit your Budget

RENEWAL REVIEW: Policies are reviewed for cover and price and recommendations are made as appropriate.

HOLD COVERED TERMS: We extend cover, where possible, to allow you more time to decide on Your Renewal Programme.

CLAIMS INTERPRETATION: Recognition, Negotiation of claims (Who will stand up for you) + Reinstatement of cover. Disputed claims with insurers may need to be represented on an Hourly charge basis.

RELATIONSHIP MANAGEMENT PHILOSOPHY: In order to maximise the benefits available we endeavour to establish a relationship of a confidant nature.

Acting as your “Insurance Guardian” with knowledge of your activities; needs and wants, we should point out the Good and Bad, the Right from Wrong and “Chart out” a course using General Insurances to “Protect Your Assets”