

Milne Alexander.

*Insurance & Risk Solutions*

To obtain further information about our ongoing services offered to the AMAus members, please contact:

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Corporate Partner of Advanced Manufacturing Australia

# Milne Alexander is proud to be a Corporate Partner of Advanced Manufacturing Australia Group.

Milne Alexander is a privately owned expanding organisation dedicated to supplying clients with quality advice and service. Since 1979 Milne Alexander has been heavily involved with companies manufacturing production tooling, dies and castings.



Whilst we appreciate the importance of competitive pricing, our primary focus is the protection of our client's business. With many years experience providing insurance protection to your industry this has allowed us to develop an in-depth understanding of your exposures and a refined industry specific insurance program.



## WHY CHOOSE MILNE ALEXANDER?

When purchasing insurance for most, size is a critical factor as it often prevents companies from obtaining the correct coverage for a competitive premium. As a collective we have buying power which enables us to obtain not only extensive cover but maintain competitive pricing.

- A dedicated team of professionals has been established to ensure you receive consistent and specialised service.
- Flexibility – Choice of 8 different covers to help protect your business including:
  - Combined General Liability
  - Industrial Special Risks
  - Motor Fleet
  - Management Liability
  - Marine Cargo
  - Product Recall
  - Trade Credit & Invoice Discounting
  - Machinery & Electronic Equipment Breakdown
- Professional assistance with Workers Compensation.
- Premium Funding Options.
- Simplicity of services, Milne Alexander being a single insurance provider to assist with ALL of your insurance needs.

*Following is a summary of some of the insurance covers which have been specifically tailored for the tooling industry.*

## COMBINED GENERAL LIABILITY

We have tailored a Public & Products Liability policy, underwritten by a world leading insurer, which provides the following benefits:

- General Public & Products Liability.
- Errors & Omissions cover up to a policy limit of \$2,000,000 (Professional Indemnity).
- Goods in Care, Custody & Control limits up to \$2,000,000 without the normal policy requirement of Personal Injury and/or Property Damage. This major benefit can also provide cover for any contract fines and/or penalties for causing a stoppage to major production plants.
- No limits on Exports to the USA or Canada.
- Domiciled overseas offices, including the USA.

## INDUSTRIAL SPECIAL RISKS

*(Property & Business Interruption)*

Property & Business Interruption insurance is not expensive as such for your type of risk, however, one inherent risk that coverage is given in the area of Accidental Damage. There are no limits on assets and the rates are competitive considering the risks covered.

Coverage can also be included for plastic injection moulding shops and silicone manufacturing at the normal standard rating along with providing flood cover in many cases up to a limit of \$500,000.

## MOTOR FLEET

We have one large fleet of vehicles which has all vehicles covered with the one insurer, some benefits are:

- Automatic Additions & Deletions for vehicles up to \$100,000.
- Agreed Value for most vehicles.
- Cost per unit basis.

## MANAGEMENT LIABILITY

*(Directors & Officers / Employment Practices)*

This insurance has become increasingly more affordable to the general insurance buying market, however once again additional benefits are provided and these include such benefits as:

- Directors & Officers Liability
- Employment Practices Liability for cases of wrongful dismissal, sexual harassment, discrimination and other employment related claims
- Crime cover for employee fraud/dishonesty up to \$250,000 any one policy period
- Statutory Liability for fines and penalties imposed by government bodies such as Occupational Health & Safety.

## MARINE CARGO

*(Goods in Transit)*

Limits of \$3,000,000 per Import/Export and \$2,000,000 for Inland sendings in Australia are automatic covers on our policy. Cover can also be provided to areas of war or political unrest such as Iraq and Afghanistan.

## WORKERS COMPENSATION

Services provided for this class of business are offered on a fee for service basis and will be negotiated with individual companies depending on their specific requirements. We have an extensive knowledge of WorkCover legislation of all jurisdictions within the business, which enables us to provide you with expert advice in relation to any Workers Compensation matters.