



## Celebrant Update 1<sup>st</sup> December 2014

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Arthur J. Gallagher  
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# What do you get for \$129 \*



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- **Public & Products Liability \$20,000,000 each and every occurrence**

example: Client trips over your PA system which causes injury

- **Professional Indemnity \$3,000,000 each and every occurrence and \$6,000,000 in the aggregate during the period of insurance**

example: you forget to lodge a clients paperwork and they're not legally married

- **Care Custody and Control \$100,000 each and every occurrence**

example: you lose the wedding rings while you're in possession of them

*\*Includes fees and charges - These figures are indicative depending on initial policy duration and stamp duties  
Premium is based on a turn over of less than \$25,000 per annum, additional premiums apply for higher turn overs*



## Retrospective Cover

Gives you continuity of cover if you have had a previous insurance policy and had no break in cover for approximately \$31\* only applies to the first 12 months of cover

## Copyright Cover

Note: This is not the same as Copyright Agency Limited (CAL) License Cover.

Insures you against any claims that may arise from a third party prosecuting you for using their material without consent for approximately \$46\* per annum

## General Property

Covers your property for fire, theft and damage Australia Wide for and business items listed on your policy for approximately \$42\* per \$1000 of cover

Example: \$2500 for a PA System

$\$2500/1000=2.5 \times 42 =$  approximately \$105~\* per annum

Please note: any items over \$1000 must be listed on your policy individually

*~Cover does not include tablets or mobile phones and more details what is excluded from this cover is on page 8 of the policy wording*

*\* Includes fees and charges - These figures are indicative depending on initial policy duration and stamp duties*



## Retrospective Cover

Gives you continuity of cover if you have had a previous insurance policy and had no break in cover

for approximately \$31\* only applies to the first 12 months of cover

1- Jan 2011- Sep 2014 with Broker ABC and have a claims made policy



3- Client Claims for injuries caused in Aug 2013, Arthur J. Gallagher Policy **will respond**

2- You join Arthur J. Gallagher who has occurrence based policy from Sep 2014, Arthur J. Gallagher will cover you with an occurrence based policy from Jan 2011\*

\*As long as all the correct details are supplied at the time you join

# More Ceremonies included!



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Affirmations  
Baptism  
Birthday Celebrations  
Boat Naming  
Bon Voyage Ceremonies  
Celebrant Businesses  
Celebration of Life Ceremonies  
Civil Union  
Coming of Age Ceremonies  
Commitment ceremonies  
Divorce Ceremonies  
Funerals  
House Warming Ceremonies

Life Ritual Ceremonies  
Living Wake Ceremonies  
Marriage Celebrants  
Naming Ceremonies  
New Job Ceremonies  
Pet Funerals  
Pet Marriage Ceremonies  
Pet Naming Ceremonies  
Remembrance Ceremonies  
Renewal of Vows  
Retirement Ceremonies  
Celebrant Teaching  
Wedding Anniversary  
Memorials  
Pre funeral planning

**Master of Ceremonies and Public speaking can be added to your policy for an extra \$50 per year!**

**To add this to your policy all we need is an email with the working time and a No Claims Declaration to be filled out and emailed back to us at [specialtyrisks@ajg.com.au](mailto:specialtyrisks@ajg.com.au)**



All client policies are due on the 1st of July each year, our new system allows us to do the following

1. Clients will receive a renewal email 45 days prior to their due date
2. 2 days prior to the due date (if payment hasn't been made yet) clients will get a friendly reminder
3. 7 days after the due date clients will get an extra reminder to avoid their policy becoming lapsed

**What's  
new...**



For a small additional premium, you can be covered to teach Celebrancy at a Government Recognised School.

0-10% of the working time: FREE

11-30% of the working time: 15% loading

31-50% of the working time: 25% loading

50-100% of the working time: 35% loading

To add this to your policy all we need is an email with the working time and a No Claims Declaration to be filled out and emailed back to us at [specialtyrisks@ajg.com.au](mailto:specialtyrisks@ajg.com.au)

A blue, stylized cloud shape with a white outline, containing the text 'What's new...' in white.

What's  
new...

# Market Stalls and Expos



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Clients are now Automatically Covered for Market Stalls and Expos they attend as an exhibitor (up to \$50,000 annual turnover)

No need to tell us, you get it as part of your standard policy



**What's  
new...**





## Funding Features & Benefits:

- ✓ Loan interest is capped for Specialty Risks Clients
- ✓ Instalments Monthly (10 months)
- ✓ Flexibility to move payment dates if cash flow is an issue (contact Monument Premium Funding Direct)
- ✓ Set up bank details and accept the funding electronically (or manually print and scan or post it back to us)

Pay us over 10 monthly instalments of approximately \$13.86  
(for standard policy with no additional covers or services)  
Contact Arthur J. Gallagher on your next renewal to have this option



What's  
new...



Contact Us  
Specialty Risks Team  
1800 222 012  
[specialtyrisks@ajg.com.au](mailto:specialtyrisks@ajg.com.au)



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