



Advice and Insurance
riversinsurance.com.au

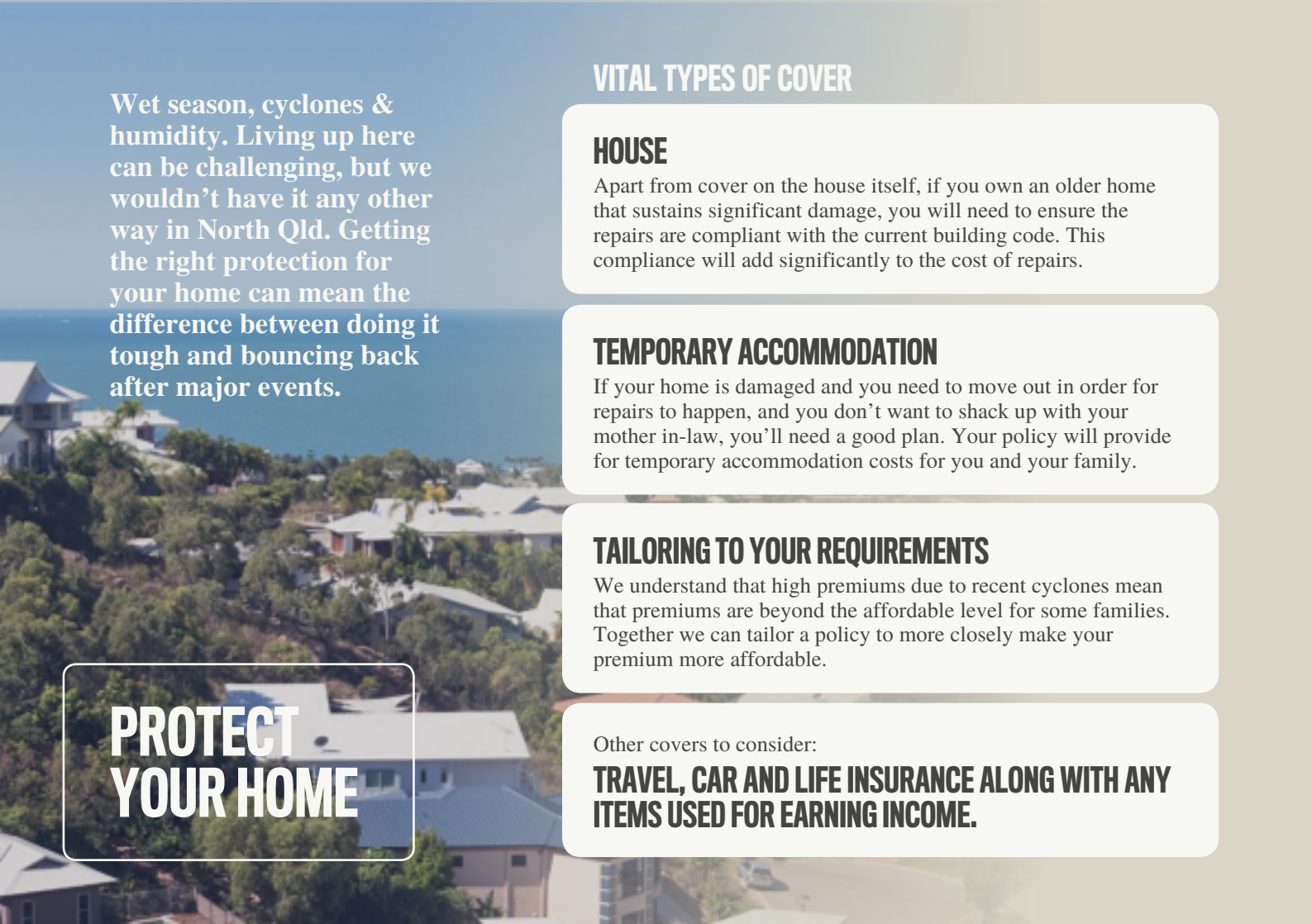
A handy insurance guide for

NTH QLD HOMEOWNERS

**INSURANCE IS ABOUT
PROTECTING YOUR
INTERESTS NOT OURS.**

let's get you
COVERED





Wet season, cyclones & humidity. Living up here can be challenging, but we wouldn't have it any other way in North Qld. Getting the right protection for your home can mean the difference between doing it tough and bouncing back after major events.

**PROTECT
YOUR HOME**

VITAL TYPES OF COVER

HOUSE

Apart from cover on the house itself, if you own an older home that sustains significant damage, you will need to ensure the repairs are compliant with the current building code. This compliance will add significantly to the cost of repairs.

TEMPORARY ACCOMMODATION

If your home is damaged and you need to move out in order for repairs to happen, and you don't want to shack up with your mother-in-law, you'll need a good plan. Your policy will provide for temporary accommodation costs for you and your family.

TAILORING TO YOUR REQUIREMENTS

We understand that high premiums due to recent cyclones mean that premiums are beyond the affordable level for some families. Together we can tailor a policy to more closely make your premium more affordable.

Other covers to consider:

TRAVEL, CAR AND LIFE INSURANCE ALONG WITH ANY ITEMS USED FOR EARNING INCOME.

A CUSTOMISED INSURANCE POLICY COULD SAVE YOU MORE THAN MONEY

Using Rivers is much more than just comparing policies and providing the best deal.

We have a deep understanding of North Qld home insurance and that can save your bacon down the track if bad things happen.

WE'LL ASK MORE QUESTIONS

Our job is to ask lots of questions about your home and construct an insurance solution that's perfectly customised to make sure you are covered.

INSURANCE OFF THE SHELF WON'T CUT IT

What's the point of being insured if you are not properly covered?

If you had a claim and your insurance fell short, would your investment be okay?

As brokers, we say off the shelf insurance won't cut the mustard.

WE ANTICIPATE RISK BEFORE IT HAPPENS

Our 35 years in the insurance game has taught us to sniff out risk and make sure our clients are covered.

So before you sign on the dotted line, we'll make sure we've got you covered.

**WE'LL ASK THE
QUESTIONS
OTHERS WONT.**

*With decades of
experience, our team
knows the right
questions to ask.*

Living in regional areas is different to the big smoke. From the pace of life to weather patterns we understand that 'up north' is unique. And for that reason insurance cover tends to be unique. We have an expert team on the ground to ask insightful questions to give you the best policy.

HAS YOUR HOME HAD ANY UPGRADE THAT WOULD MAKE IT MORE RESILIENT TO FIRE, BURGLARY, CYCLONE OR FLOOD?

You might not be aware but if you have made upgrades to your property, even as a result of previous claims, these improvements can significantly reduce your overall premium.

DO YOU HAVE CATASTROPHE COVER?


In the event of a declared catastrophe, rebuilding costs can increase substantially, meaning the sum insured on your home may not be enough to rebuild. Our catastrophe escalation cover can meet these increased costs.

DOES YOUR FAMILY TAKE ITEMS AWAY FROM HOME WHILE TRAVELING OR FOR CAMPING?

We all love a good camp-out or watching our kids play sport on the weekend. Have you ever wondered if your possessions are covered while you are away from home, even overseas? Many policies have very limited cover or no cover at all.

WHAT BUILDING STANDARD APPLIES TO YOUR BUILDING?

Properties which comply with modern upgrades standards will find reduced premiums are available.



CASE STUDY

When Sam's house was severely beaten by a major cyclone, he needed to move out of his house and allow major repairs to be completed. He encountered some unexpected costs that were covered by his policy.

“

The benefits arranged by Rivers in Sam's policy covered unexpected costs

THE CHALLENGE


Sam and his family were able to get accommodation while his house was being repaired, which was covered by the insurer.

The property required a new roof and the home needed to be upgraded to meet the new building code. This meant that the cost of repairs were 25% higher than the normal repair costs.

THE FIX

Due to the policy that Rivers arranged, Sam could have all the repairs completed without having to dip into his savings.

Sam was able to rebuild and bounce back without the stress of accommodation costs digging into his pocket for additional building expenses.



**WHETHER IT'S A VISIT
TO YOUR PROPERTY
OR A CATCH-UP
OVER COFFEE, WE'LL
NEVER BE TOO BUSY
BEHIND A DESK.**

Contact one of our friendly
advisors for a chat:

07 3028 9494

insurance@riversinsurance.com.au

**INSURANCE IS ABOUT
PROTECTING YOUR
INTERESTS NOT OURS.**



RIVERS

Advice and Insurance

riversinsurance.com.au

07 3028 9494

insurance@riversinsurance.com.au



Note: this info sheet contains general advice only & you should seek further information from your personal Rivers Insurance Broker about the impact of underinsurance on your personal or business assets.

ABN: 28 010 242 681 AFS License: 247093 www.riversinsurance.com.au