

Why Use IAS as Your Trusted Insurance Broker

Let us help you protect what matters most and minimise your risks.



A trusted insurance broker helps you navigate life's uncertainties with confidence and peace of mind.

Contents

Welcome	A welcome letter from Jo Brassett	3
Introduction	The Importance of a Trusted Insurance Broker	4
Chapter #1	The Role of an Insurance Broker	5
Chapter #2	Personal Insurance: Protecting What Matters	7
Chapter #3	Business Insurance: Safeguarding Your Enterprise	10
Chapter #4	Navigating the Insurance Landscape	13
Chapter #5	Overcoming Insurance Challenges	15
Chapter #6	Women and Insurance: Tailored Solutions	17
Chapter #7	Preparing for Life's Unexpected Events	19
Chapter #8	The Lifelong Benefits of an Insurance Broker	21
Conclusion		23

This eBook provides a general overview of insurance services and concepts. While every effort has been made to ensure the accuracy of information at the time of publication, this guide is not a substitute for professional insurance advice. Individual circumstances and needs may vary, and insurance decisions should be made based on personal situations and in consultation with a qualified insurance broker. Insurance Advisory Service is not liable for any loss, whether due to negligence or otherwise, arising from the use or reliance on the information provided.

Welcome!



At IAS, we pride ourselves on being more than just your insurance broker – we’re your partners in safeguarding what matters most. We believe that insurance is not just about policies and paperwork; it’s about understanding your unique needs, your goals, and the things that matter to you. Our hands-on, client-focused approach means we work closely with you, offering support and advice tailored to your personal and business insurance needs.

We know that every client is different, which is why communication and collaboration are at the heart of everything we do. Whether it’s your home, your business, or your family’s future, we ensure that you have the right cover in place. Our team is here to guide

you every step of the way, helping you navigate the complex world of insurance with confidence.

Working with an experienced insurance broker like IAS gives you the peace of mind that your most valuable assets are protected. When combined with financial advice, it becomes a key part of a strong, long-term financial plan. Our goal is to make insurance simple, accessible, and, most importantly, personal.

I’m honoured to have the opportunity to work with you and look forward to continuing this journey together.

Warm regards,
Jo

A stylized, handwritten signature in black ink, appearing to read 'Jo Brassett'.

Jo Brassett
Owner and Insurance Broker
Insurance Advisory Service

Introduction: The Importance of a Trusted Insurance Broker

Why Good Advice Matters

Insurance plays a critical role in protecting your assets, safeguarding your future, and providing peace of mind in uncertain times. With so many options available and insurance jargon to navigate, it can be challenging to make the right decisions. That's where having a trusted insurance broker becomes invaluable.

We do more than just recommend policies—we take the time to understand your unique circumstances and needs. Our team provides personalised advice, ensuring you have the right coverage for your home, business, or personal assets. A professional insurance broker acts as your advocate, ensuring that you're covered where it matters most and that you're never left exposed to unnecessary risk.

The Risks of Frequently Changing Insurance Providers

Many people are tempted to switch insurance providers frequently in search of lower premiums or better deals. While this may seem like a smart financial decision, it can actually leave you vulnerable. Frequent switching can result in gaps in coverage, limitations on claims, or even higher premiums down the line. IAS helps clients avoid these pitfalls by offering ongoing guidance and support, ensuring that your insurance remains comprehensive and cost-effective over time.

By partnering with IAS, you benefit from long-term security and a strategic approach to managing risk. We're here to help you navigate the complexities of the insurance landscape with clarity and confidence, offering expert advice tailored to your needs.

Chapter #1

The Role of an Insurance Broker



What an Experienced Insurance Broker Does

In today's complex world, having the right insurance coverage is essential. However, with so many options, fine print and exclusions to consider, finding the right policy on your own can feel overwhelming. That's where an experienced insurance broker comes in. A broker works for you—not the insurer—ensuring that your specific needs are at the forefront of every decision. We assess your situation, identify potential risks, and recommend tailored policies that offer comprehensive protection.

We go beyond simply finding you a policy. We take the time to understand your individual needs, providing ongoing support throughout the lifecycle of your insurance. Whether it's helping you choose coverage, navigating claims, or reviewing your policies to ensure they stay current, we are with you every step of the way.

How Insurance and Financial Planning Work Together

Insurance and financial planning are two sides of the same coin. While financial planning helps you grow and manage your wealth, insurance protects those assets from unforeseen events. IAS offers the unique advantage of being both trusted insurance brokers and financial planners, allowing us to provide a holistic approach to your financial security.

By incorporating insurance into your overall financial plan, we help mitigate risks and protect your most valuable assets, ensuring that your financial goals remain on track even if life takes an unexpected turn. Whether you're building wealth through property, preparing for retirement, or managing your business, we work closely with you to align your insurance coverage with your broader financial strategy.

With IAS, you're not just getting a broker who understands insurance, but a partner who understands the full picture of your financial health. We tailor our advice to fit your life, providing comprehensive solutions that evolve with your changing needs.

Hands-On, Collaborative and Client-Centric

Our approach is based on personal connection and collaboration. We don't offer one-size-fits-all solutions. Instead, we work closely with you to understand your unique situation and offer tailored advice that meets your specific needs. Whether it's home, business, or personal insurance, we believe that open communication and hands-on support are key to ensuring your peace of mind.

Our client-centric approach means that we are always available to discuss your concerns, provide updates, and offer advice when needed. We are committed to building long-term relationships, offering ongoing reviews and ensuring your policies remain up to date with any changes in your life.

Resources

- [IAS Approach](#)
- [IAS eBook: Why Use IAS as Your Trusted Financial Advisor](#)

Chapter #2

Personal Insurance: Protecting What Matters



"My wife and I were considering starting a family and had begun paying off a mortgage. Jo's father, Doug, convinced me to take out an Income Protection Policy. At the time, I was in excellent health and could not imagine that changing. How wrong I was.

Fast forward 15 years and my health did begin to deteriorate. I had 3 children, was still paying off a mortgage, but I did have an excellent Income Protection Policy. Without it, I would be in dire straits."

- Tony Palmer

Types of Personal Insurance

When it comes to protecting your personal assets, having the right insurance coverage is crucial. Whether it's your home, car, or other valued possessions, IAS is here to ensure that you are safeguarded against life's uncertainties. Our personal insurance services cover a wide range of needs, allowing you to secure what matters most.

Below are the key personal insurance products we offer:

Home & Contents Insurance

Your home is likely your most valuable asset, so it's important to have the right cover in place. IAS provides tailored home and contents insurance to protect your property and belongings from fire, theft, storm damage, and more. We can help ensure that both your home and everything in it are protected. [Learn more about our Home & Contents Insurance](#)

Trauma Insurance

Life is unpredictable, and serious illness can strike when you least expect it. Trauma Insurance provides financial support if you're diagnosed with a specified medical condition, such as cancer, heart disease, or stroke. We can help you secure trauma insurance that ensures you have the financial resources to focus on recovery without the added stress of managing expenses.

[Learn more about Trauma Insurance](#)

Motor Insurance

Whether it's for your daily commute or weekend getaways, your vehicle is an essential part of your life. IAS offers comprehensive motor insurance, covering everything from accidents and theft to damage caused by natural disasters. Our policies are designed to get you back on the road quickly and with minimal hassle. [Learn more about Motor Insurance](#)

Landlord Insurance

As a landlord, your property is both an investment and a source of income. Protecting it from risks like damage, theft, and loss of rental income is essential. IAS offers landlord insurance that covers both your property and the legal liabilities that come with renting it out. [Learn more about Landlord Insurance](#)

Travel Insurance

Whether you're travelling for business or pleasure, the last thing you want is for your trip to be disrupted by unexpected events. IAS provides both corporate and personal travel insurance, covering medical emergencies, cancellations, and lost luggage. We make sure that wherever your travels take you, you're covered.

Success Stories

IAS has helped many clients secure tailored personal insurance solutions. From helping clients recover from property damage to providing peace of mind with trauma and income protection cover, our case studies highlight our commitment to client satisfaction. [Read our case studies](#)

Resources

- [IAS Personal Insurance Services](#)
- [IAS Testimonials](#)



Chapter #3

Business Insurance: Safeguarding Your Enterprise



"From the moment we engaged with IAS, they provided valuable insights into our Business Pack policy, pinpointing areas where we were underinsured. IAS helped me find the best insurance plan for my needs and budget. I highly recommend IAS to anyone looking for a reliable and trustworthy insurance broker." - Kevin Wan, Contracts Manager, HEGS Group

Types of Business Insurance

Running a business involves taking calculated risks but having the right insurance coverage ensures that these risks are managed, and your business is protected. IAS provides a wide range of business insurance solutions tailored to the specific needs of your enterprise.

Below are the key business insurance products we offer:

Business Expenses Insurance

Unexpected events can disrupt your business operations, but business expenses insurance ensures that essential costs are covered if you or a key person in your business is unable to work. This cover helps manage ongoing costs like rent, utility bills, and employee wages during a period of disruption.

[Learn more about Business Expenses Insurance](#)

Business Interruption Insurance

Protecting your business from unforeseen events such as natural disasters or supply chain interruptions is critical. Business interruption insurance helps replace lost income and covers expenses during the period your business is unable to operate. [Learn more about Business Interruption Insurance](#)

Business Package

For many businesses, a business package offers comprehensive protection under a single policy. This includes property damage, theft, liability, and other essential coverages to protect your enterprise from a variety of risks. [Learn more about Business Package Insurance](#)

Commercial Vehicle Insurance

Whether you own a fleet or use just one vehicle for your business, commercial vehicle insurance is essential for protecting your vehicles from damage or loss. It provides cover for accidents, theft, and damage to third parties. [Learn more about Commercial Vehicle Insurance](#)

Cyber Protection Insurance

As businesses increasingly rely on digital operations, cyber threats are on the rise. Cyber protection insurance safeguards your business from data breaches, cyberattacks, and other online risks, ensuring that your digital assets and sensitive information are protected. [Learn more about Cyber Protection Insurance](#)

Public Liability Insurance

Protect your business from claims of injury or damage to third parties with public liability insurance. This essential cover provides protection if your business is found legally responsible for causing harm to a person or their property. [Learn more about Public Liability Insurance](#)

Success Stories

Our case studies showcase the real-life success stories of clients who have benefitted from our tailored business insurance solutions, including support with property damage, business interruption, and liability claims. [Read our case studies on Business Property and Business Interruption Insurance](#)

Resources

- [IAS Business Insurance Services](#)

"Our previous broker told us to expect a 50% increase this year, but Lisa's work in understanding our business and industry meant the policies were reviewed and compared, and we reduced our overall premiums! In this current market, that is amazing. We are so happy we engaged IAS and highly recommend you do the same."

- Megan Allan, Australian Roundhouses

Chapter #4

Navigating the Insurance Landscape



"Insurance Advisory Service has looked after my business and personal matters for over 35 years. They have consistently provided professional, good value service. I would recommend their team to anyone looking for high-quality insurance coverage." - John Velthuis

Understanding Insurance Policies

Insurance can sometimes feel overwhelming, with complex policies, fine print, and a variety of terms that can leave you unsure about what you're actually covered for. We simplify the process by helping you fully understand your coverage and ensuring that your policies are tailored to meet your individual or business needs. Our team explains the specifics of your coverage in plain language, so you can make informed decisions with confidence.

Insurance Jargon Simplified

We know that insurance jargon can be confusing. Terms like "excess," "endorsements," "policy exclusions," and "indemnity" are often thrown around, leaving clients unsure of their meaning. We take the time to break down these terms, making sure you understand exactly what you're signing up for and what is (or isn't) included in your cover. Understanding your policy gives you the peace of mind that you're fully protected.

Here are a few common terms simplified.

- **Deductible (Excess):** The amount you agree to pay out-of-pocket before the insurer covers the rest.
- **Endorsements:** Changes or additions to your policy that can either extend or limit coverage.
- **Exclusions:** Specific situations or conditions not covered by your policy.
- **Indemnity:** Compensation for damages or loss, ensuring the insured is restored financially to the same position as before the loss.
- **Limit of Liability:** The maximum amount an insurer will pay under a policy for a covered loss.
- **Premium:** The amount you pay for your insurance policy, either as a lump sum or in instalments.

We make sure your policy fits your needs and avoids surprises when it comes time to make a claim.

In addition to our guidance, there are many local resources that provide additional insight into navigating insurance in Australia. We recommend trusted references, such as the Australian Securities and Investments Commission (ASIC) and MoneySmart, for further understanding of insurance policies and regulations.

Resources

- [IAS Insurance Services](#)
- [Australian Securities and Investments Commission \(ASIC\)](#)

Chapter #5

Overcoming Insurance Challenges



"Teresa took the time to walk me through the process and made sure everything was submitted on time. I highly recommend IAS for their attention to detail and client care." - Anna Lagoudakis

Common Challenges

When it comes to insurance, our clients often face challenges that can make the process feel frustrating or confusing. From claim denials to policy exclusions that leave gaps in coverage, navigating the world of insurance can be tricky without expert guidance. We're here to help you overcome these obstacles, ensuring that you get the coverage you need and can count on it when it matters most.

Some of the most common insurance challenges include:

- **Claim Denials:** Whether due to lack of coverage or unclear documentation, claim denials are one of the most frustrating experiences for policyholders.
- **Policy Exclusions:** These can leave you exposed to risks you didn't know about. Understanding these exclusions is essential to getting full coverage.
- **Lapsed Policies:** Missing premium payments or failing to renew your policy can leave you without protection, especially when you need it most.

Our Solutions

We pride ourselves on helping our clients navigate these challenges with ease. Our team takes a proactive approach to:

- **Claims Assistance:** We work closely with you and the insurer to ensure that claims are filed correctly and on time, reducing the chance of denial and maximising your chance of a successful claim.
- **Comprehensive Reviews:** We regularly review your policies to identify any exclusions or potential gaps in coverage, ensuring that you're never left vulnerable to unforeseen risks.
- **Ongoing Support:** With IAS, you won't have to worry about missed premiums or expired policies. We offer reminders and personal consultations to keep your coverage active and up-to-date.

We understand the challenges insurance can present, but we believe these hurdles should never stand between you and the protection you need. Our proactive, personalised approach ensures that you are always supported, helping you navigate claims, avoid policy gaps, and stay fully covered through every stage of life.

Resources

- [Australian Financial Complaints Authority \(AFCA\): Insurance Complaints](#)
- [IAS Case Studies](#)

Chapter #6

Women and Insurance: Tailored Solutions



"When I divorced my ex, I had no knowledge of my financial matters, and I was scared I would lose everything. IAS provided me with education and confidence, helping me secure insurance and financial solutions that empowered me to build a secure future for myself." - Sarah Huscroft

Women's Unique Needs

Women's financial journeys are often different from men's, requiring tailored insurance solutions to address their unique needs. Whether it's due to career breaks for caregiving, higher life expectancies, or shifting financial responsibilities, having personalised insurance coverage is essential. We take these factors into account, offering insurance options that reflect the changing life stages of women.

For example, many women take time off work to care for children or family members, which can lead to gaps in income protection. Our tailored solutions ensure that your coverage remains comprehensive and relevant, no matter what life throws your way.

Empowering Women Through Insurance

We're committed to empowering women to take control of their financial and insurance decisions. Through education and tailored advice, we help women understand their coverage options and ensure they are fully protected. Whether you're starting a new business, buying a home, or preparing for retirement, our team will guide you to the right insurance solution for your specific needs.

For women seeking to strengthen their financial independence and security, IAS provides the tools and resources to support that journey. Additionally, local government programs, such as the NSW Government's Women's Financial Toolkit, are valuable resources to explore.

Resources

- [NSW Government: Women's Financial Toolkit](#)
- [IAS Financial Empowerment Tools for Women](#)

Chapter #7

Preparing for Life's Unexpected Events



The Importance of Preparedness

Life is full of surprises, and while we can't predict the future, we can certainly prepare for it. Having the right insurance coverage is essential for safeguarding your finances and assets in the face of life's unexpected events, whether it's a sudden illness, a natural disaster, or the loss of a loved one. We help you plan for the unexpected, providing peace of mind that you're protected no matter what comes your way.

Without proper coverage, the financial consequences of these events can be devastating. That's why IAS works closely with clients to identify potential risks and tailor insurance solutions that provide robust protection for every stage of life.

Real-Life Scenarios

Real-life examples demonstrate the critical role insurance plays during difficult times:

- **Income Protection:** Imagine being unable to work due to an injury or illness. With income protection insurance, you can continue to receive a portion of your income, helping to cover everyday expenses while you recover.
- **Trauma Insurance:** If you're diagnosed with a serious medical condition like cancer or heart disease, trauma insurance offers a lump sum payment, allowing you to focus on your recovery without worrying about finances.

These real-life scenarios underscore the importance of having comprehensive coverage; we help ensure you have the right policies in place for your specific needs.

Chapter #8

The Lifelong Benefits of an Insurance Broker



"I've been using IAS for years for both business insurance and financial planning. Jo and the team at IAS are great to deal with. They are always proactive and always make sure to follow up so that we don't miss anything. They also shop around to make sure we get the best deal available, saving me time and money." - Michael Lam

Ongoing Support

Insurance isn't a one-time decision. Your needs will change as life progresses, and so should your insurance coverage. We offer continuous support to ensure your policies evolve with you. From regular reviews to adjusting your coverage as your circumstances change, we are always by your side to ensure you have the protection you need at every stage of life.

Whether it's adjusting your home and contents policy as your family grows or adding business coverage as your company expands, IAS provides personalised advice and solutions to meet your ever-changing needs. Our clients appreciate the peace of mind that comes with knowing we're always looking out for their best interests.

Building Long-Term Relationships

We're not just your insurance broker; we're your long-term partner. We take the time to understand your life, your business, and your goals, building a relationship based on trust and communication. Many of our clients have been with us for years because they value the consistent, personalised service we provide.

As your trusted advisor, we ensure that you're never left exposed to unnecessary risks, offering advice and support that adapts to your changing circumstances. Whether you're making a claim, reviewing your policies, or simply seeking advice, we're here for the long haul.

Resources

- [The IAS Approach](#)
- [IAS Client Testimonials](#)
- [National Insurance Brokers Association \(NIBA\)](#)

Conclusion

Additional Resources

Throughout this eBook, we've explored the many reasons why using IAS as your trusted insurance broker is a smart choice. Whether it's protecting your home, your business, or your family's future, IAS offers expert advice, personalised service, and tailored solutions to meet your needs. From personal to business insurance, and everything in between, IAS ensures that you are fully covered, no matter where life takes you.

If you're ready to take control of your insurance needs with the support of a trusted advisor, contact IAS today for a consultation. Our team is here to guide you every step of the way, providing you with the peace of mind that comes from knowing your most valuable assets are protected.

Additional Resources

- [IAS Resources](#)
- [IAS eBooks](#)
- [Australian Securities and Investments Commission \(ASIC\)](#)
- [Australian Taxation Office \(ATO\)](#)

Our mission transcends numbers – it's about helping you achieve your goals and protect your legacy. As a women-led advisory service, we pride ourselves on offering tailored financial and insurance solutions with a personal touch. For over four decades, we've supported families, businesses, and individuals in safeguarding what matters most.

Let's talk about how we can help. Call us for an obligation-free chat on (02) 8268 2900 or visit insuranceadvisoryservice.com.au

Insurance
Planning
Coaching
**Insurance
Advisory
Service**

