



# PRIVATE CLIENTS

Your Ultimate Guide to Insuring  
Significant Assets

JMD ROSS 



# JMD ROSS PRIVATE CLIENTS - YOUR TRUSTED ADVISER

The security of your assets is paramount for JMD Ross Private Clients. The JMD Ross expertise draws on over 35 years of dedicated and discreet service to those with significant assets. Our success in building lifetime relationships rests on establishing trust as the foundation.

Our holistic approach ensures that we take time to understand your lifestyle, explain your options and deliver tailored, innovative outcomes that best suit you and your family.

We are an independent firm whose fiduciary responsibility is always to our clients.

We understand that commoditised, self-directed insurance is materially inadequate for our clients. Our bespoke insurance programmes and experienced-based advice will provide you with peace of mind in knowing at the outset how your policy will respond in the event of a claim.

We provide access to well-capitalized, global insurance companies who understand your unique needs and at all times operate with utmost discretion.

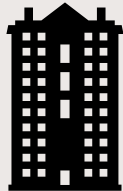
Experienced based advice, premier levels of service and discretion are the hallmarks of JMD Ross Private Clients.



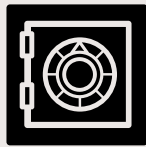
## WE PROVIDE ADVICE AND ARRANGE TAILORED INSURANCE SOLUTIONS FOR THE FOLLOWING ASSETS:



Exceptional Home/s and Investment Properties (within and ex-Australia)



Luxury Units/Apartments



Valuable Contents



Luxury and Performance Motor Vehicles



Fine Art Collections



Wine Collections



Jewellery



Motorboats and Yachts



Corporate, personal and family travel



Aircraft



# HOME & CONTENTS

In our experience, most people do not understand the important terms of their policies, ie financial limits and exclusions. Only when they make a claim does this become apparent and all too often, clients are left feeling disappointed and frustrated with their insurer as a result of the claims process.

Our personalized approach ensures that at the outset, you understand how your policy will perform in the event of a loss.

JMD Ross Private Clients will arrange for a complimentary and confidential appraisal of your home and contents by an experienced risk manager from one of our insurers, prior to tailoring a suitable policy. The professional appraisal ensures correct valuations thus avoiding under-insurance. A written report is subsequently provided to you, which includes a risk assessment of your current security arrangements and recommendations with the objective of mitigating risks.

## **Standard Features Include:**

### Extended Replacement Cost

The full cost of rebuilding your home after a covered loss, even if it is greater than the sum insured.

### Cash Settlement Option

You can choose to receive cash should you decide to not rebuild your home or replace your valuables in the event of a covered loss.

### Your Choice of Craftsmen

Unlike most insurers, you choose your craftsman and contractors, ensuring integrity of workmanship and future value of your investments.

### Replacement Cost

No depreciation or deductions on contents.

### Additional Living Expenses

If your home is uninhabitable due to a covered loss, reasonable additional living expenses paid for up to three years, while your home is rebuilt.

### Worldwide Cover

Worldwide cover for accidental loss or damage while travelling or if your goods are in transit or storage.





# LUXURY UNITS

A common misconception held by owners of luxury units is that the statutory insurance held by the Body Corporate provides adequate cover for their property. In fact, the Body Corporate policy only covers the building structure, not your contents or any alterations you make to your apartment.

We arrange protection from the exposure that body corporate insurance leaves.



## Valuables & collectibles – we like to call them passion assets.

Fine art, Antiques, Wine collections, Jewellery and other collectibles are examples of valuables that require specialist protection.

Experience shows that many people choose to include their treasured collections in their basic home and contents insurance. However, these policies are manifestly deficient in terms of limits to claimable amounts and choice of specialist repairers.

## FINE ART

Building a fine art collection takes years and in many cases generations. Yet we find that collectors insure them under a basic, self-directed insurance provider.

Should a loss occur, invariably the amount received is significantly less than the value of the lost or damaged item.

### We provide you with the following benefits:

#### Itemised cover

Market value of each piece is determined up front. You receive 100% of that amount – no depreciation.

#### Cash Option

You choose to take cash for item's insured value instead of repair.

#### Your Choice of Repairer

You choose your repairer, or finest craftsman located and items flown to country of origin for expert repair if required.

#### Worldwide Cover

Global cover provided.

#### Loss in Market Value Cover

If after damage your art suffers a loss in value, in addition to paying for the expert repair, cash for any resultant loss in value will be paid.





# WINE COLLECTIONS

Like any valuable collection, your investment can take a lifetime to source and build - often at considerable expense, however it can be damaged or destroyed in minutes.

## We provide you with the following benefits:

### Cover against accidental loss or damage

Includes fire, theft and breakage.

### Cash Option

Replacement may not suit you, therefore you can elect to take cash for a covered loss up to the insured amount.

### Bottles valued up to A\$1,000

Covered for full replacement cost for a covered loss (excess may apply).

### Bottles valued in excess of A\$1,000

Can be specified on your policy and insured - no depreciation (excess may apply).

### Simple Administration

No need for time-consuming inventories itemizing each bottle. Only those valued over A\$1,000 need to be specified.



# JEWELLERY & VALUABLE COLLECTIONS

Jewellery is an emotional gift. Pieces can transcend generations, acknowledge key milestones for you and your family memorialising significant times in your life. It's a precious investment worth protecting. It is important that valuable items be itemized to ensure appropriate cover.



## We provide you with the following benefits:

### Itemised cover

Market value determined up front ensuring payment of 100% value paid in the event of a covered loss.

### Worldwide cover

Comfort knowing that your pieces have global cover.

### Cash Settlement

For those pieces that are irreplaceable, you have the option to take cash up to the insured value.

### Pairs, Sets and Parts Cover

Should one of a pair or set is lost or irreparably damaged, full replacement cost will be paid for entire pair or set.

### Choice of Repairer

You choose your repairer, even if this means returning them to the country of origin.

### Immediate Cover for new acquisitions

90 days of cover up to a value of 25% of existing schedule of itemized valuables.

### Loss of Market Value Cover

You will receive cash should an itemized piece suffer damage after any resultant loss in value, after paying for cost of repairs.



# LUXURY, RARE & PERFORMANCE MOTOR VEHICLES

We arrange comprehensive cover for luxury and high performance motor vehicles.

## Key feature of our service include:

Agreed or market value

Replacement vehicle

In the event of a total loss within the first two years of your original ownership.

Your choice of repairer

Up to 75% of finance gap

In the event of a total loss to discharge the loan.

Up to \$20 million cover

For third party property damage including costs.

Non-regular driver cover

24/7 claims notification and advice

Multi-vehicle discounts

No claim bonus guarantee

Lifetime guarantee on repairs



# MOTOR BOATS & YACHTS

When it comes to boating, our underwriters lead the market in terms of understanding the associated risks and providing comprehensive and innovative cover and advice.

The following features ensure your comfort and continued enjoyment of your boat:

## **All risks cover**

### High limits

Including tenders, fine art and personal property.

### Additional coverage

Including salvage, towing and additional living expenses associated with precautionary protection measure.

### Worldwide navigational limits

We ensure your unique cruising plans are covered.

### Off-shore flagged vessel

Includes employers liability, medical and emergency travel for crew members, including rescue.

### Environment damage cover



# TRAVEL

Many of our clients undertake regular domestic and international travel and travel for pleasure with their families. To mitigate exposure to significant medical treatment, emergency medical evacuations, flight cancellations and lost luggage for you, your staff and your family, we can arrange comprehensive corporate and personal travel insurance.

In addition to an extensive range of medical cover, we also offer cover in the event of a broad range of terrorism acts.

## **Additional features of travel:**

### Annual multi-trip policy

Unlimited number of international and domestic trips throughout the year covering individuals and families.

### International and domestic single trip

Insurance for individual trips covering overseas emergency medical, trip cancellations, travel interruptions, lost, delayed or damaged luggage.

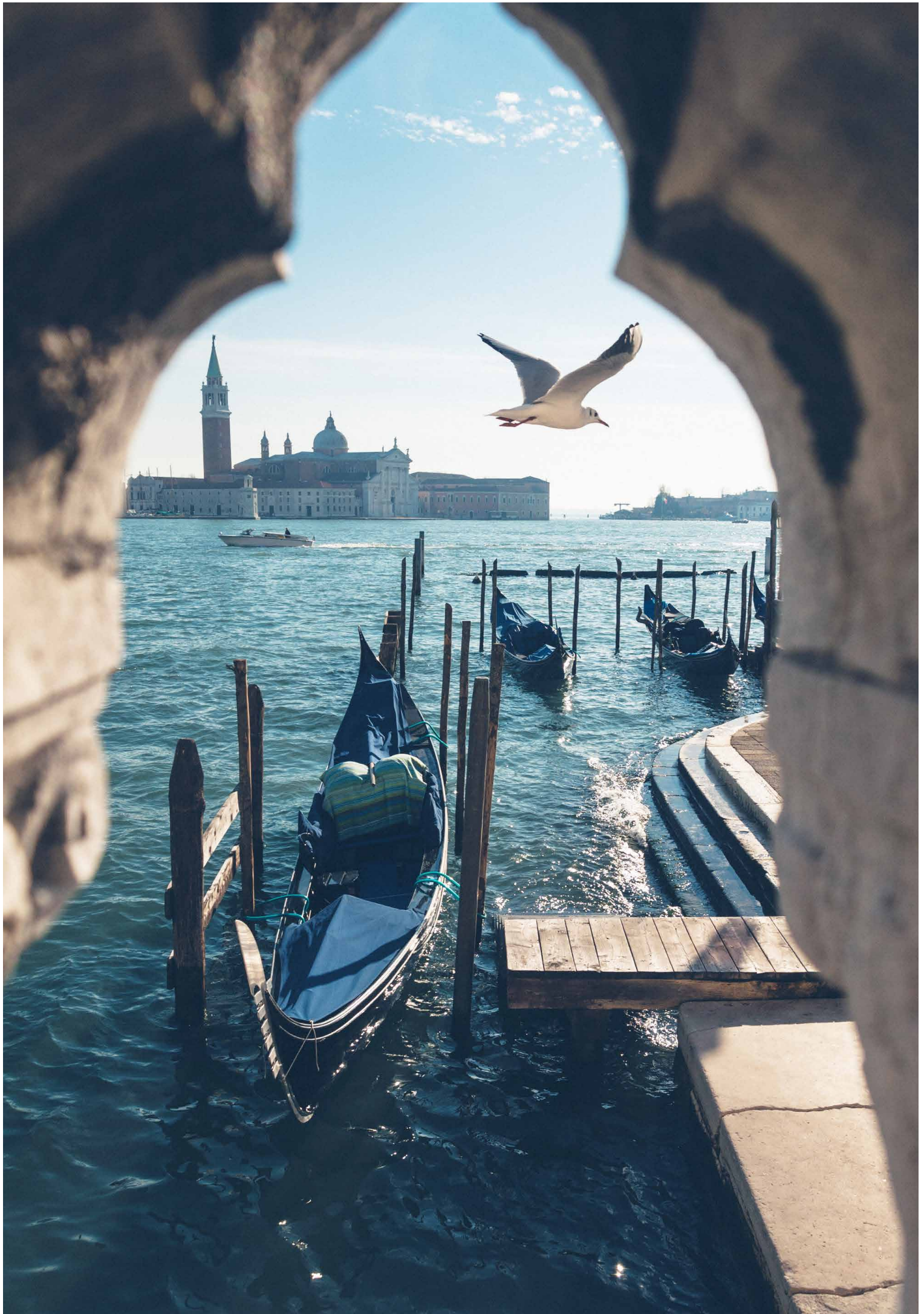
### Mature age

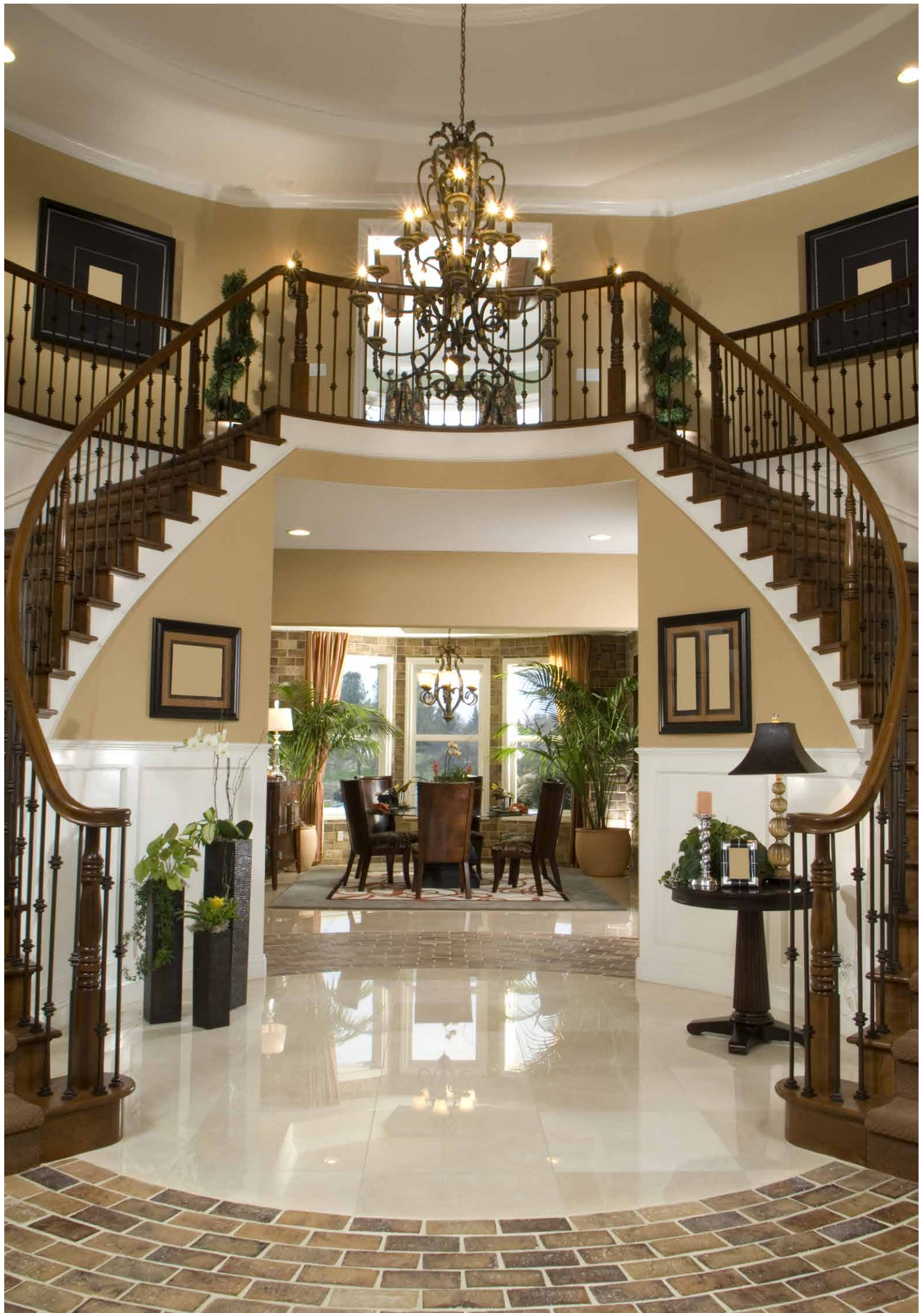
70+ domestic and international travel insurance options for travellers aged over 70.

### Travel Assistance services from TravelGuard™

With travel related challenges such as obtaining a new passport, medical advice, ie doctor or dentist emergency referral services. Medical emergency evacuation and language translation services.







# JMD ROSS PRIVATE CLIENTS

JMD Ross Private Clients is a division of JMD Ross, an established and respected firm with significant experience in private client insurance advice and innovation. We have long-standing relationships with major global insurance companies that specialize in tailored insurance cover for clients with significant assets to protect.

JMD Ross is fully licenced (ASIC) to provide advice on a range of classes including Professional Risks, Commercial and Industrial and Travel insurance.

The firm was established over 35 years ago by members of the current senior management team, each of whom are highly respected members of peak bodies within the insurance industry. Our cornerstone shareholder, Austbrokers, provides additional financial stability, transparency and resources.

We are a charter member of Equity Risk Partners, an insurance brokerage with exclusive focus on the private equity industry. For private equity firms, we conduct thorough due diligence on the insurance and employee benefits programs of portfolio and investment targets and evaluate, implement and manage portfolio aggregation strategies. For portfolio companies, we review existing insurance programs to evaluate adequacy and competitiveness of coverage and customize programs to accommodate acquisition and other strategic/financial initiatives.

By developing long-term, strategic relationships with private equity firms, their portfolio companies and their advisors, we improve the efficiency, structure and investment returns on private equity transactions.

A member of several worldwide insurance groups providing multi-national clients with a coordinated, integrated approach to insurance and risk management.

JMD Ross is a Lloyd's of London coverholder

JMD Ross is a member of the National Insurance Brokers Association and Financial Ombudsman Service Ltd. Please visit our website to learn more, and view our Privacy Policy and Financial Services Guide.

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