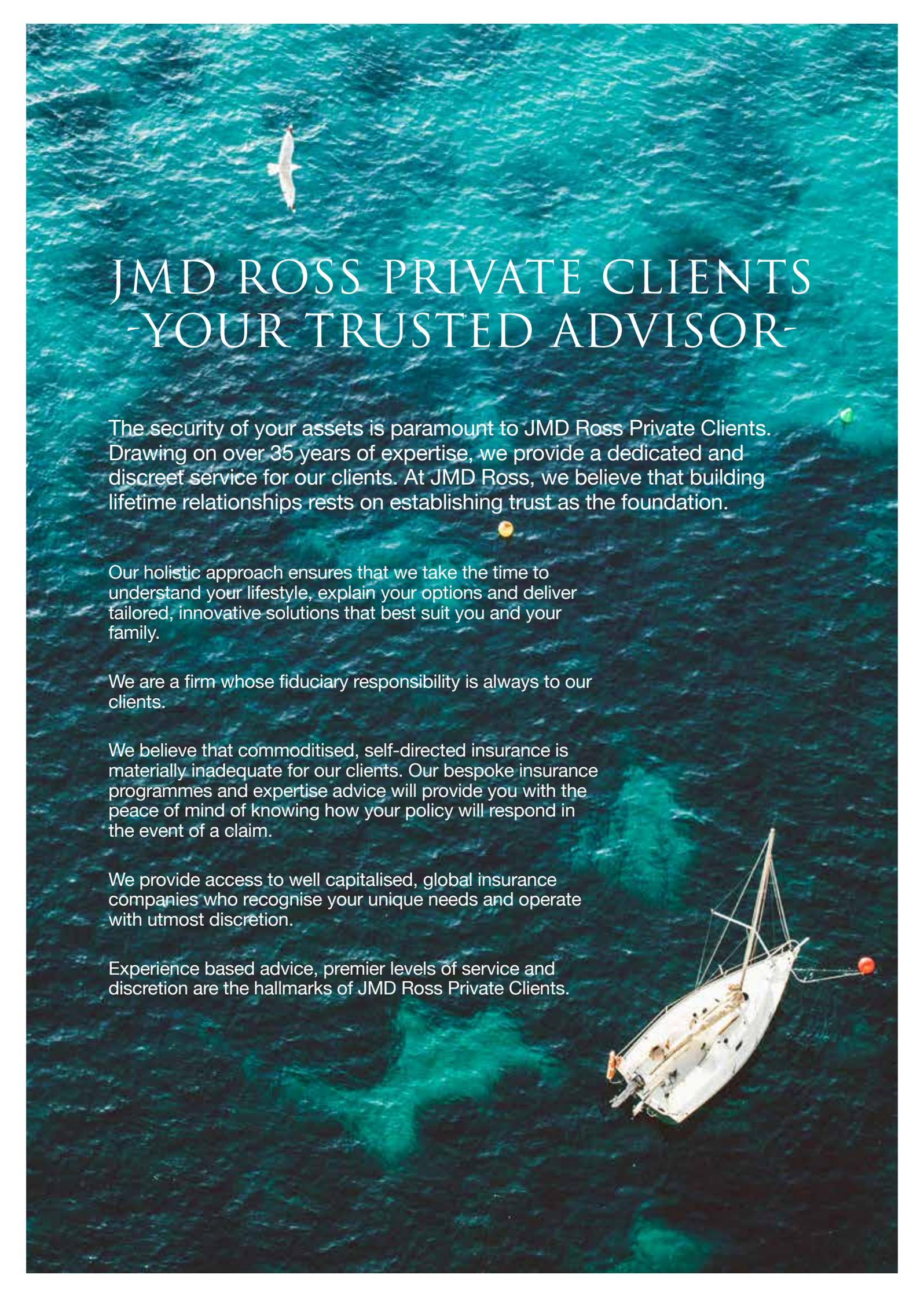


PRIVATE CLIENTS

YOUR ULTIMATE GUIDE
TO INSURING YOUR
SIGNIFICANT ASSETS

JMD ROSS

INSURANCE BROKERS

An aerial photograph of a white sailboat on a vast expanse of turquoise water. A seagull is captured in flight above the boat. The water's surface is textured with small waves and ripples. The overall scene is serene and expansive.

JMD ROSS PRIVATE CLIENTS -YOUR TRUSTED ADVISOR-

The security of your assets is paramount to JMD Ross Private Clients. Drawing on over 35 years of expertise, we provide a dedicated and discreet service for our clients. At JMD Ross, we believe that building lifetime relationships rests on establishing trust as the foundation.

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

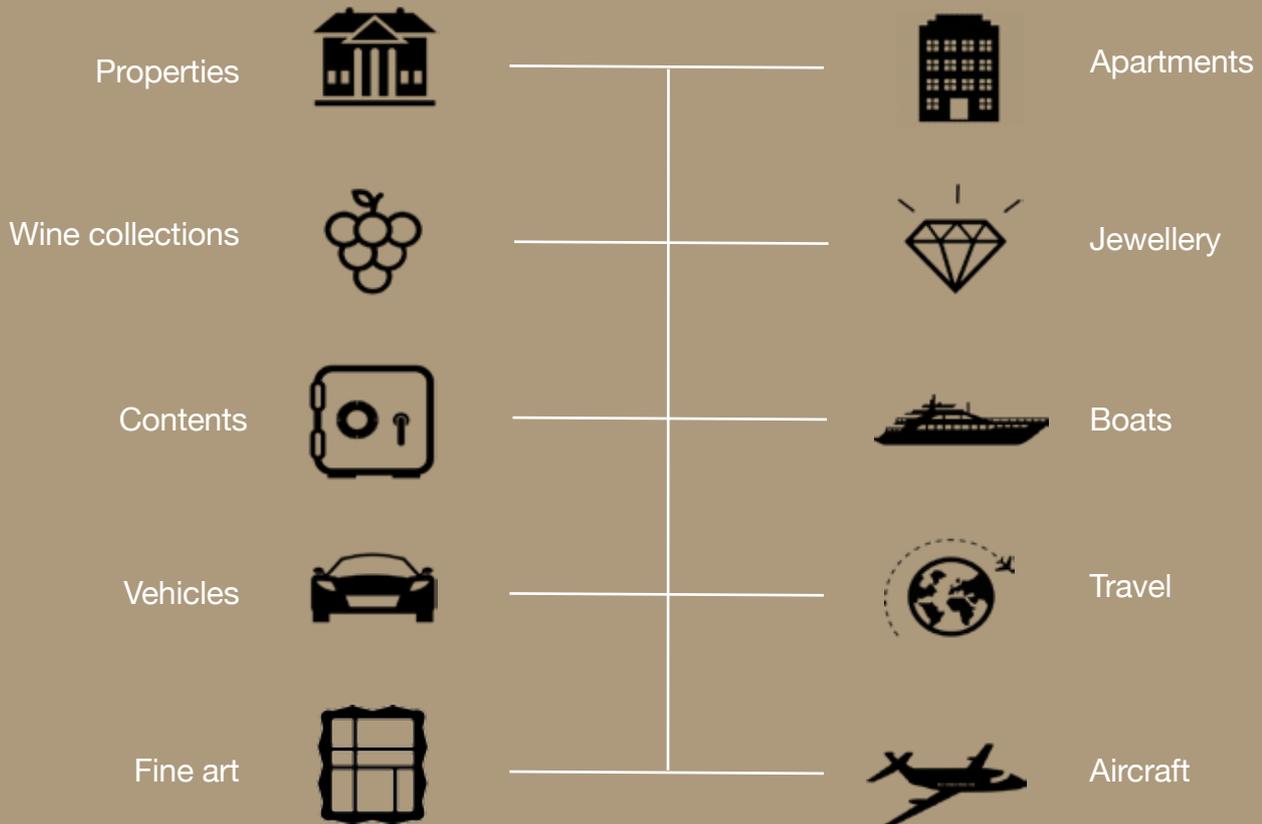
We are a firm whose fiduciary responsibility is always to our clients.

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

We provide access to well capitalised, global insurance companies who recognise your unique needs and operate with utmost discretion.

Experience 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



HOME & CONTENTS

In our experience, most people do not understand the important terms of their policies, including elements like 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 personalised approach ensures that you will fully comprehend 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. The professional appraisal ensures correct valuations which aids in avoiding underinsurance. 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.

We provide you with the following benefits:

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.



EXPERIENCE BASED ADVICE,
PREMIER LEVELS OF SERVICE AND
DISCRETION ARE THE HALLMARKS
OF JMD ROSS PRIVATE CLIENTS

LUXURY UNITS

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

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 alterations you make to your apartment.



FINE ART

Building a fine art collection takes years and in many cases generations. Yet we often 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 with no depreciation.

CASH OPTION

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

WORLDWIDE COVER

Global cover provided.

YOUR CHOICE OF REPAIRER

You choose your repairer. This goes as far as opting for the finest craftsman regardless of location and, if required, can include the items being flown to the country of origin for expert repair.

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, conversely 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 IN EXCESS OF A\$1,000

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

SIMPLE ADMINISTRATION

No need for time-consuming inventories itemising 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 itemised 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.

CHOICE OF REPAIRER

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

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.

IMMEDIATE COVER FOR NEW ACQUISITIONS

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

LOSS OF MARKET VALUE COVER

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

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.



LUXURY, RARE & PERFORMANCE MOTOR VEHICLES

We arrange comprehensive cover for luxury and high performance motor vehicles, providing you with the following benefits:

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

NO CLAIM BONUS GUARANTEE

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

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 measures

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

Our clients find themselves traveling both domestically and internationally on a regular basis. 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.

Additional features of travel can include:

ANNUAL MULTI-TRIP POLICY

Unlimited number of international and domestic trips throughout the year covering both 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

Domestic and international travel insurance options for travellers aged 70 and over

TRAVEL ASSISTANCE SERVICES

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

IN ADDITION TO AN EXTENSIVE RANGE OF MEDICAL COVER,
WE ALSO OFFER COVER IN THE EVENT OF A BROAD RANGE OF TERRORISM ACTS.





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 specialise 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, AUB Group Limited, provides additional financial stability, transparency and resources.

We place our customers and insurer partners at the centre of everything we do. We continue to devise and deliver tailor-made and cost-effective solutions with a distinctive personal service, no matter how specialised our clients' risk requirements are.

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 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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