

5 Reasons you should be using MGA

(and what that means to you)

Reason #1:

We are insurance brokers — we work for our clients NOT the insurance companies.

What does this mean for you?

You get the cover that you need, not a sales pitch.

Reason #2:

We are able to place cover on your behalf with a wide range of insurance companies and underwriting agencies.

What does this mean for you?

A variety of choice, without the headache of all the runaround.

Reason #3:

We manage and negotiate claims on your behalf.

What does this mean for you?

You get peace of mind knowing that we will maximise any claim payout.

Reason #4:

MGA has insurance experts across the entire country, specialising in the wine industry.

What does this mean for you?

We can quickly identify specific needs and provide cover for the risks that matter.

Reason #5:

We're local and we're national, we currently have 23 metro & regional locations across mainland Australia and growing.

What does this mean for you?

You get the benefit of accessing policies that have been negotiated on a national basis, giving you extra's that often aren't found in standard policies from the same insurer.

To find out more about this offer or discuss your insurance needs please contact us on:

1300 642 000

www.mga.com

Branches throughout Australia

South Australia

Adelaide
Booleroo Centre
Ceduna
Clare
Cummins
Loxton
Mt Gambier
Naracoorte
Moonta
Pt Lincoln
Pt Pirie

Queensland

Brisbane
Roma
Sunshine Coast

New South Wales

Newcastle
Sydney

Victoria

Melbourne
Mildura
Warrnambool

Western Australia

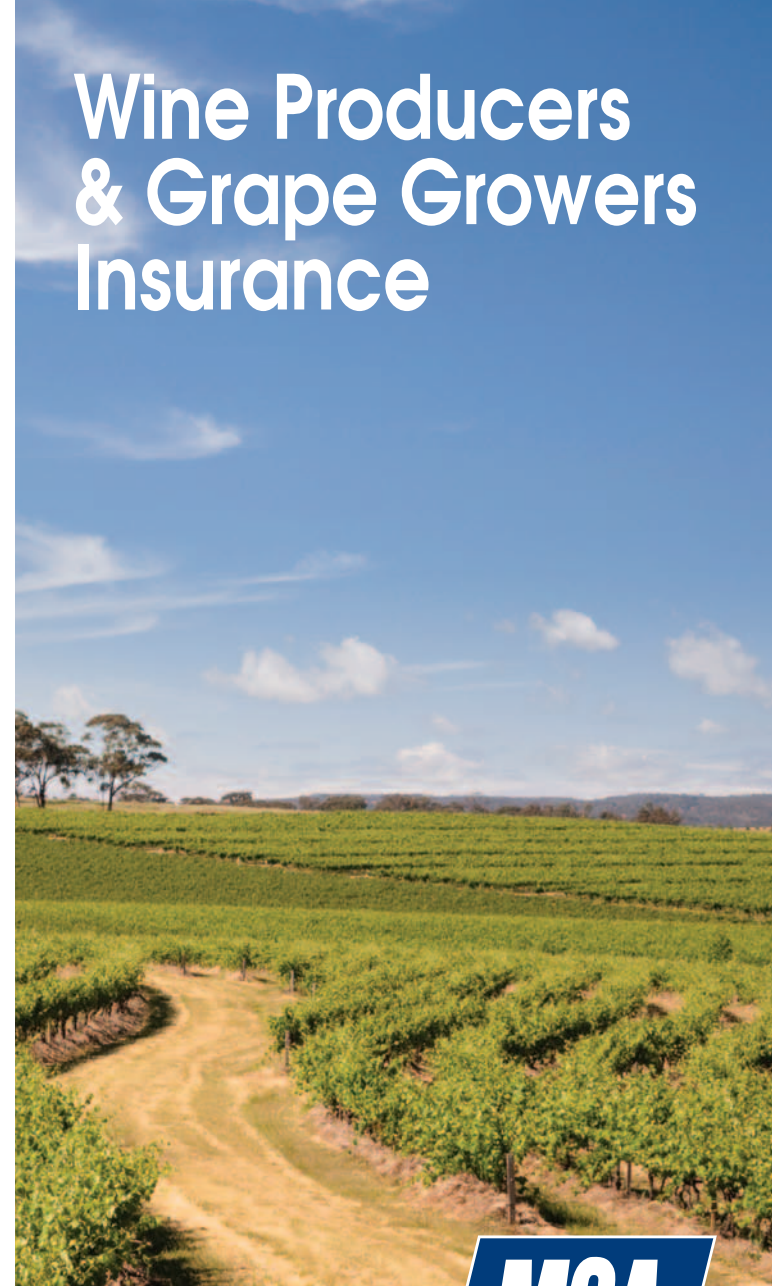
Perth

Northern Territory

Alice Springs
Darwin



Wine Producers & Grape Growers Insurance



WE WORK FOR YOU!

Industry Specific Cover

MGA Insurance Brokers is pleased to offer an Australian Wine Industry insurance package. The package is cost effective and provides comprehensive insurance coverage for both wine producers and grape growers. Clients will benefit through access to some of the broadest policy coverage available in the insurance market.

Competitive Premiums

This offer is backed by insurance companies that were selected based on the following criteria:

- Competitive Premiums
- Wine industry expertise
- Broad cover tailored specifically for wineries and vineyards
- Claims service and prompt payment
- Flexibility to customise the policies to meet your needs
- Security and long term viability of the insurer
- Monthly payments option

Tailored Cover

Wineries have specific risks and therefore specific requirements to structure the correct program for your business. The following areas are just some of those considerations:

- Industrial Special Risks coverage
 - Contamination, spoilage and leakage
 - Museum and maturing stock
 - Trellising and Vines
 - Customers' goods / stock
- A simplified Directors and Officers insurance
 - Premium based purely on company turnover
 - Agreed pricing for a 3 year period
- Public and Products Liability coverage
 - Product recall and exports to North America
- Motor Vehicle insurance
 - Hire vehicles following accidents
 - Covers all vehicles owned, hired, acquired, leased or operated by the insured

