

Why should you use an insurance broker?

The role of an insurance broker is to serve their client, by sourcing, advising, placing and maintaining policies on their clients behalf and to manage the claim process.

Other parties associated with insurance products, such as insurers or insurance agents are commonly working for the insurance companies when transacting their business.

An insurance broker has access to a wide range of insurers and is able to compare costs and covers from the wider market whilst giving their client one reference point to answer queries and manage their cover.

Want to find out more...

Find out more online:

www.mga.com/lawnmowers-association/

Locate your nearest MGA Office:

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EXCLUSIVE INSURANCE FOR ALMA MEMBERS

Learn about why MGA
is ALMA's #1 partner
for business insurance



Association for Independent
Lawn and Garden Professionals



5 ways to get more from your insurance...

- 1 / SEEK OUT AN INSURANCE BROKER TO WORK ON YOUR BEHALF, TO ENSURE YOU GET YOUR FULL ENTITLEMENTS WHEN CLAIMS ARISE.
- 2 / MEET WITH YOUR INSURANCE PROVIDER TO REVIEW AND AMEND YOUR POLICY AT LEAST ONCE A YEAR.
- 3 / DON'T SKIMP ON COVER, RESEARCH THE REPLACEMENT VALUE OF YOUR ASSETS AND GET THEM COVERED CORRECTLY BEFORE YOU NEED TO CLAIM.
- 4 / PERFORM A RISK ANALYSIS OF YOUR BUSINESS TO FIND OUT WHERE YOU ARE MOST VULNERABLE AND TAKE ACTION TO MINIMISE THOSE RISKS.
- 5 / TO ENSURE YOU'RE ONE OF THE FEW BUSINESSES THAT ACTUALLY REMAIN OPEN AFTER A SERIOUS CLAIM EVENT. SAFEGUARD YOUR BUSINESS WITH IMPORTANT INSURANCE COVERS SUCH AS LIABILITY COVER AND TOOLS & EQUIPMENT.



MGA has partnered with ALMA for over 25 years

MGA provide expert advice and the best rates for insurance to members – it's one of the top benefits of being in the Adelaide Lawn Mowers Association.

MGA Insurance Brokers are the appointed Broker for ALMA, providing members with a superior insurance product tailored for their specific needs with standard extensions and covers that are not available to others within the industry.

The policies cater for people in the Garden Maintenance Industry and also Tree Removalists.

It provides the required covers for lawn and garden contractors with unlimited height cover for tree removalists.

As a member you can obtain full insurance for:

- Plant and Equipment/Tool
- Vehicle and Trailer Insurance
- Income protection / Accident Cover
- Professional and Personal Indemnity

Liability Cover

- Cover for tree pruning up to 10M
- Unlimited height cover for Licensed Tree Loppers
- Standard Excess \$250
- Excess for Tree Lopping/Stump Grinding \$1,000

Benefits include:

- Special members rate available
- Policies are available for work vehicles and trailers
- Cover is exclusive to ALMA Members state-wide
- Liability Benefits – Employees are included
- Motor Vehicle Benefits – Cover can be extended to include Hire Cover following an Accident
- General Benefits – Pay By The Month is available at no extra cost

General Property Cover/Tools & Equipment

- 1 mobile phone automatically included
Make and serial number required.
- Full Accidental Damage cover on tools and equipment
- New For Old Replacement Value cover on tools and equipment

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