

*“Adroit provide ideas for preventative measures and procedures so we focus on what we are best at. I have confidence in them!”*

**Jean Cowley**

Owner - IGA plus Liquor  
St Leonards & Barwon Heads



## Big enough to make a difference, small enough to care.

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Adroit Insurance and Risk are proud partners of the Master Grocers Association (MGA). We provide MGA members with exclusive risk management advice and insurance solutions, all at a competitive price.

Adroit is more than your insurance broker. We are your risk adviser, your partner and your advocate.

We have spent considerable time understanding the specific risks associated with operating a supermarket.

Our intimate understanding of the risks you face has allowed us to develop a policy which is tailored to your specific needs.

We are available 24/7 and work with agility and care to make sure your business is minimally disrupted by the impact of claims.

The policy coverage and pricing we have negotiated is exclusive to MGA members and only available via Adroit Insurance & Risk.

**For your obligation free insurance review, contact us today.**

**1300 My Adroit**

**mail@adroit.com.au | adroit.com.au**

AFSL 244 348

**MGA**  
INDEPENDENT RETAILERS

**Adroit**  
Insurance & Risk

*"I have been with Adroit Insurance for over three years, in my very first year my store was completely flooded causing \$43,000 of damage, within two hours of reporting the event Adroit sent out a team of workers who worked overnight to ensure that we could continue trading the following day! I cannot speak highly enough of their response to my crises and the stress-free management of my claim"*

**Albert Di Pietro**

Owner - Nillumbik Stores



## Claims Management:

**We are here for you when you need us the most!**

Our large portfolio provides us with strong insight into your industry and the risks your store faces daily. We monitor the claims experience of fellow members and use that data to predict and identify key trends.

That information also helps us educate members to prevent other stores from having similar losses. By preventing losses, we can negotiate better deals for the MGA membership.

**Currently, we see the main risks for a store owner as:**



Criminals trying to "smash & grab" their way to tobacco & alcohol



Customer slipping and injuring themselves



Repairing or replacing damaged refrigeration units



Loss of stock due to breakage or spoilage

## Exclusive benefits:

**Some of the many benefits of our product include:**

- ✓ Tobacco cover up to \$100,000
- ✓ 20% increase on property
- ✓ Full accidental damage (accidental damage policies conversely cover all accidental loss or damage to buildings or contents, other than those events specifically excluded by the contract.
- ✓ Flood cover available
- ✓ Optional equipment breakdown up to location limit (no age limit, HP limit or itemized list required)
- ✓ Automatic glass replacement
- ✓ Liability cover up to \$20m
- ✓ Advertising liability included
- ✓ \$25,000 transit cover
- ✓ \$25,000 off site storage cover
- ✓ Inhouse claims team

## Free Health Check:

Take advantage of our free insurance health check. We will review your current insurance to make sure you are not exposed to gaps in cover or being overcharged for your insurance.

**Simply complete the below details and return it to our office:**

STORE NAME: \_\_\_\_\_

SUBURB: \_\_\_\_\_

CONTACT PERSON: \_\_\_\_\_

MOBILE: \_\_\_\_\_

EMAIL: \_\_\_\_\_