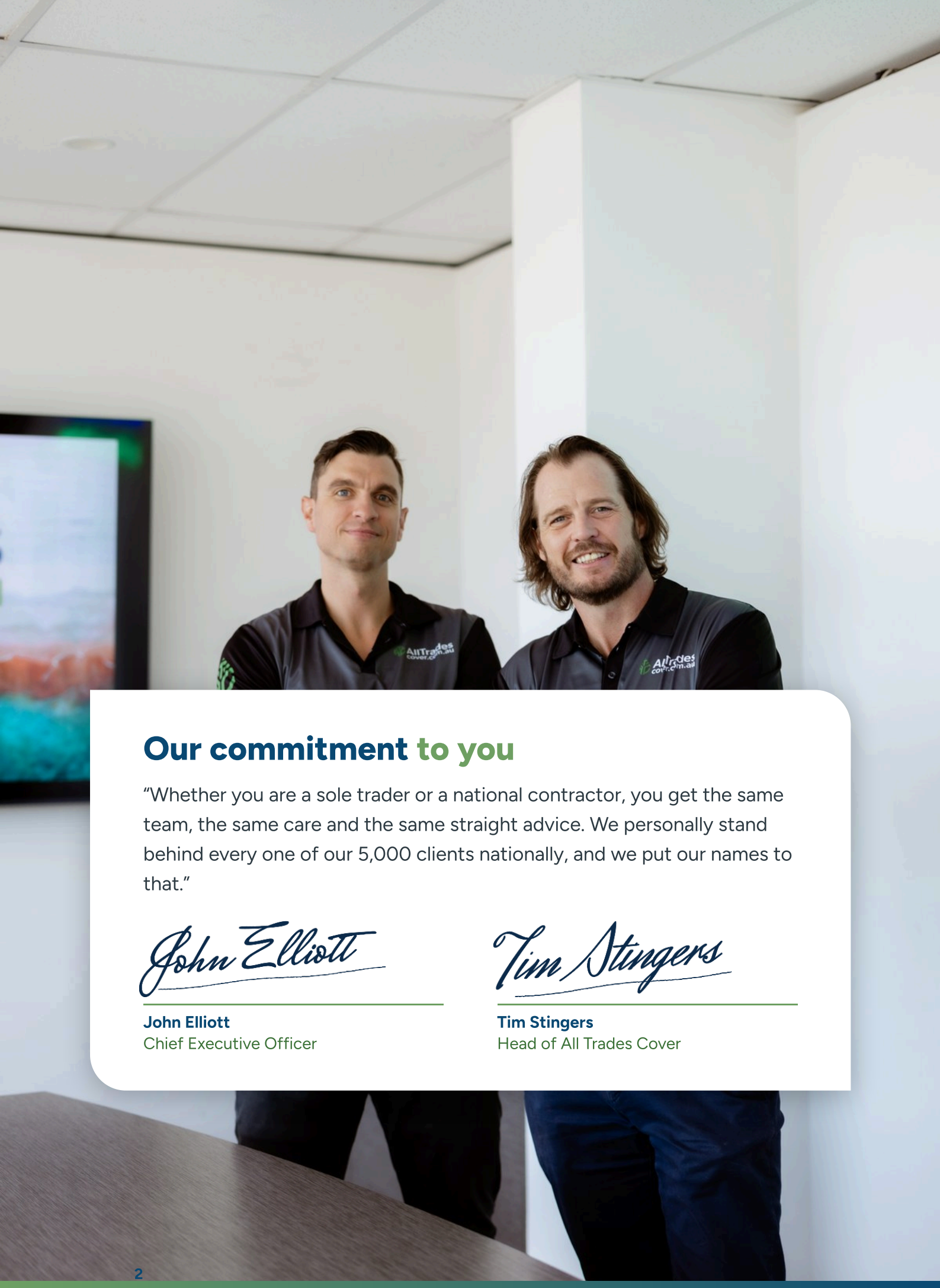


AllTrades cover.com.au | ATC.insure

Getting the best out of your insurance programme, and us

A guide to the services included in your programme



Our commitment to you

"Whether you are a sole trader or a national contractor, you get the same team, the same care and the same straight advice. We personally stand behind every one of our 5,000 clients nationally, and we put our names to that."

John Elliott
Chief Executive Officer

Tim Stingers
Head of All Trades Cover

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Thanks for being part of the ATC team.

Keep this guide handy through the year: it tells you what we do for you, when to call us, and how to get the most from the relationship.

Part of the ATC team

Helping you get the best from your insurance programme, and from us

Whether you joined us recently or have been with All Trades Cover from the start, thank you for being part of the team.

This guide is a reminder of the services included in your insurance programme with us, and how to get the most out of them. Insurance should not be confusing, reactive or expensive, and it does not have to be.

By following the insights and tools in this guide, you will be better equipped to:

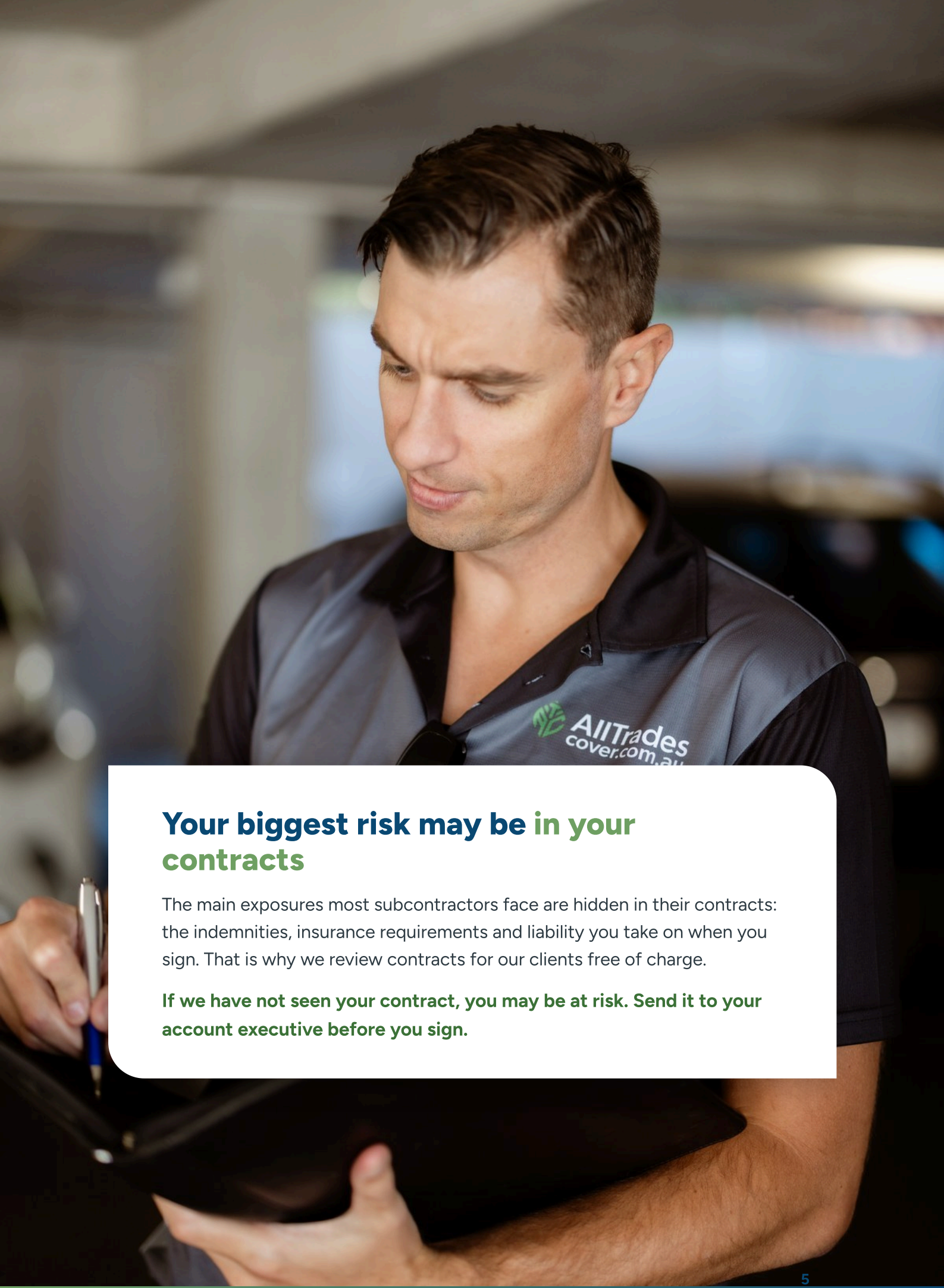
Keep your premiums as low as possible

Maximise your claims and make sure they are paid accurately

Avoid costly gaps in your cover, such as uninsured or underinsured losses

In short: when you work with us proactively, we can deliver the best outcomes for your business. Use this guide as your reference point throughout the year, and know that we are just a phone call or email away when you need support.





Your biggest risk may be in your contracts

The main exposures most subcontractors face are hidden in their contracts: the indemnities, insurance requirements and liability you take on when you sign. That is why we review contracts for our clients free of charge.

If we have not seen your contract, you may be at risk. Send it to your account executive before you sign.

Who we are

Insurance and risk services, done differently

All Trades Cover looks after trades, construction and mining services businesses, big and small. As a business grows and its insurance becomes more complex, **ATC.insure** brings specialist solutions, so as you grow with us we can support you the whole way through.

Insurance broking

We arrange broking solutions that reflect your risk profile, compliance obligations and business goals.

- Pre-renewal planning and insurer negotiations
- Placement strategies across all major markets
- Claims forecasting and renewal analysis

Risk profiling and strategic advisory

Deep-dive reviews and advice across operational, legal and people risks.

- Industry-specific risk reviews
- Self-insurance viability and cost modelling
- Scenario planning and change management strategies

Claims support and dispute resolution

Whether you are facing a claim or a dispute, we support you every step of the way.

- Claims triage and management
- Evidence preparation and negotiation
- Escalation via Steadfast pathways

Workplace risk and injury management

Practical support to keep your people safe and your workers compensation under control.

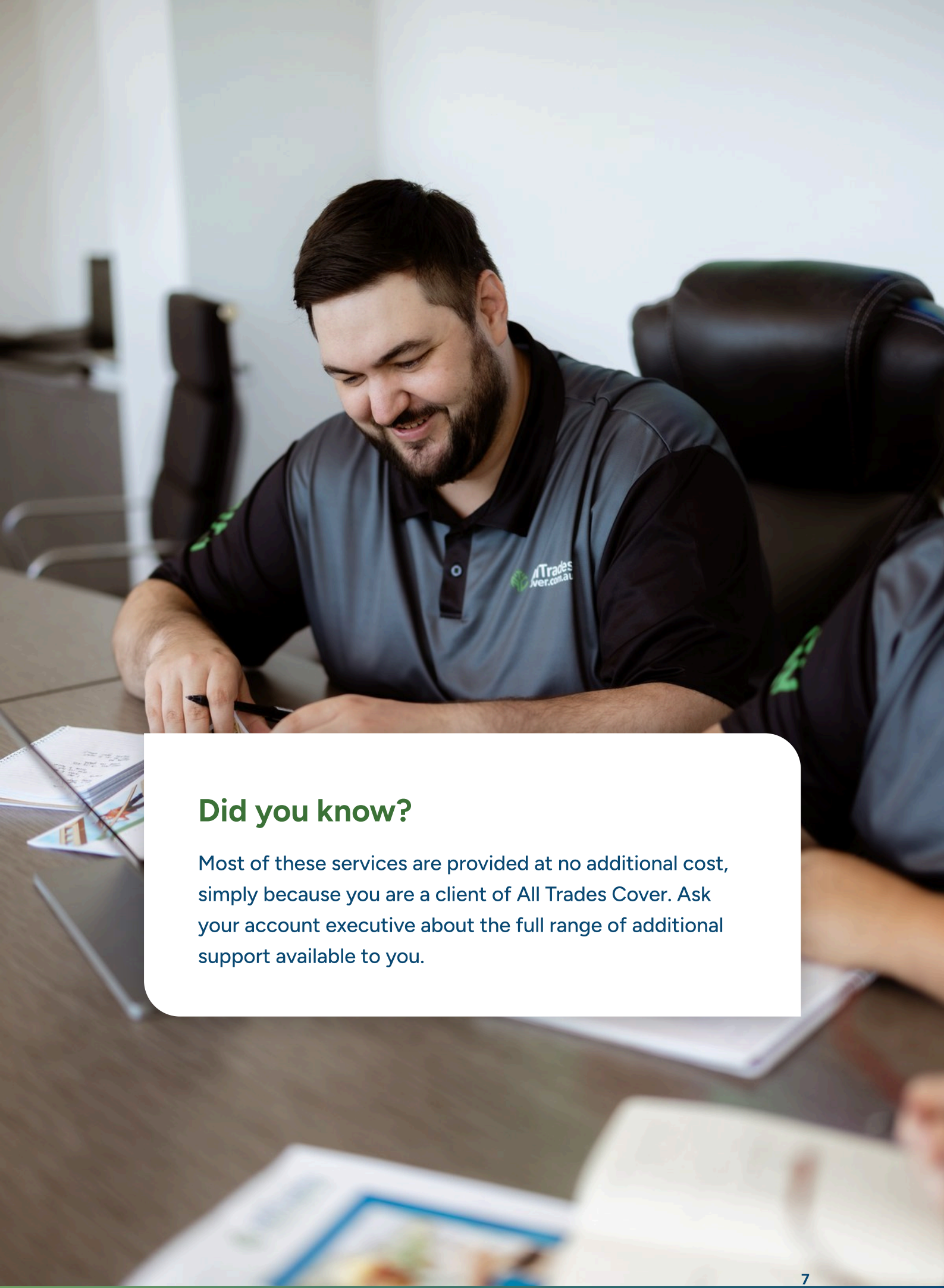
- Full WHS policy audits
- Injury management policy and procedure audits
- Return-to-work strategy and liaison with insurers and regulators

Contract review and tender support

Before you sign, we help assess the insurance risks within your commercial contracts.

- Legal reviews through our partner firms
- Indemnity and liability analysis
- Insurance alignment with contract terms





Did you know?

Most of these services are provided at no additional cost, simply because you are a client of All Trades Cover. Ask your account executive about the full range of additional support available to you.

More than a company, a team

Built by people who care

What makes All Trades Cover special is not just what we do; it is who we are.

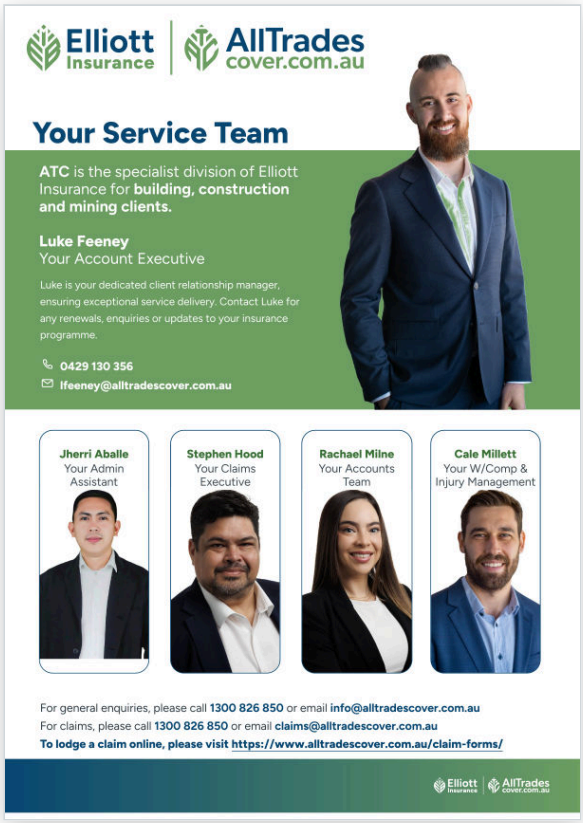
Around half our team have been on the tools or on the mine sites at some stage in their careers, so we understand how your business actually works.

Every client has direct access to a dedicated account manager, so you always know who to call.

We encourage you to connect with us online to:

- Meet the people behind your insurance support.
- See how we work and what we value.
- Get regular tips and updates on risk and insurance.

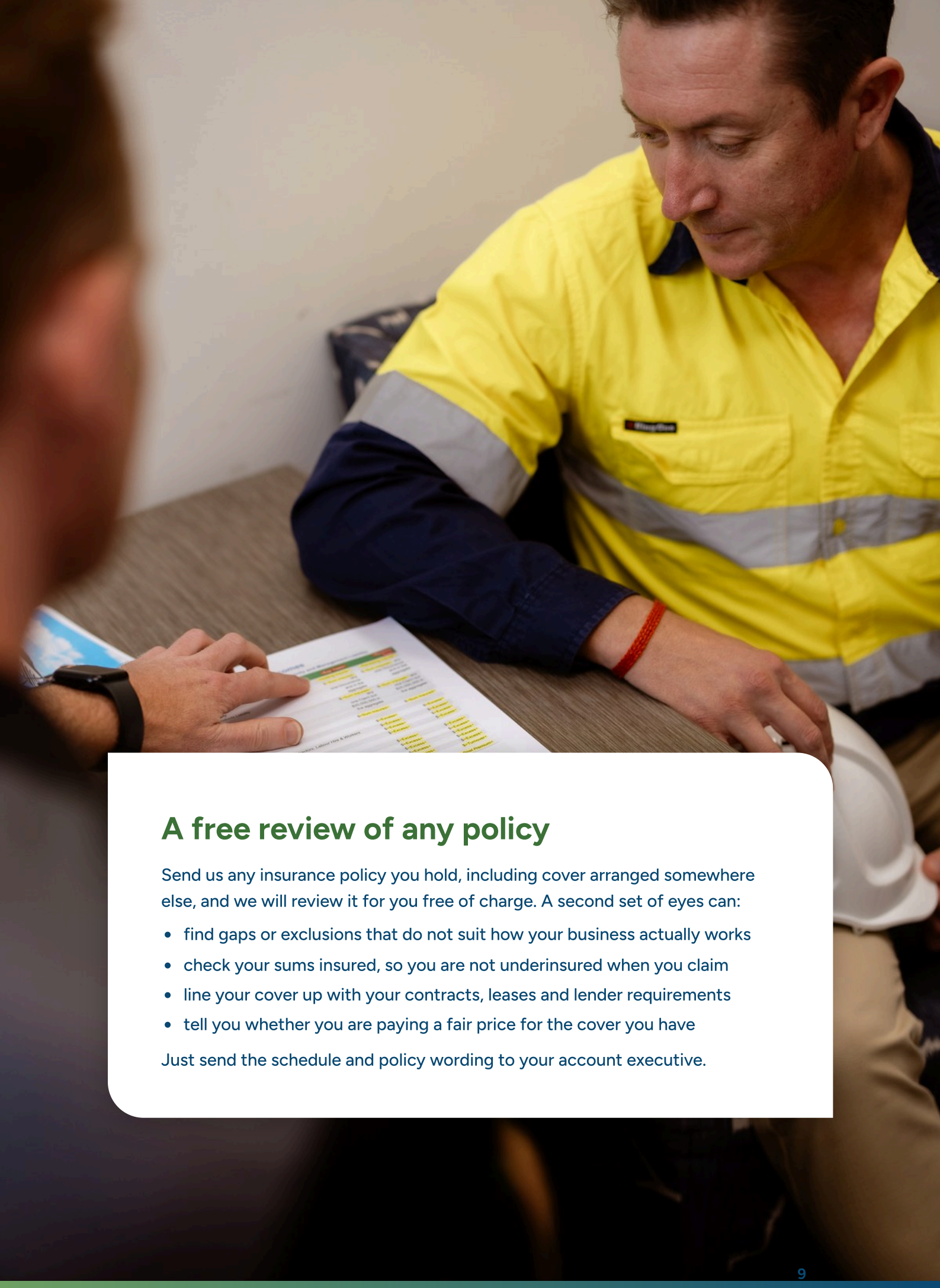
We are proud of the team we have built, and we think you will be proud to work with us too.



Your service team

Your one-page service team sheet, sent with this pack, gives the names, roles and direct contacts of everyone who looks after your programme. Keep it with your policy documents.





A free review of any policy

Send us any insurance policy you hold, including cover arranged somewhere else, and we will review it for you free of charge. A second set of eyes can:

- find gaps or exclusions that do not suit how your business actually works
- check your sums insured, so you are not underinsured when you claim
- line your cover up with your contracts, leases and lender requirements
- tell you whether you are paying a fair price for the cover you have

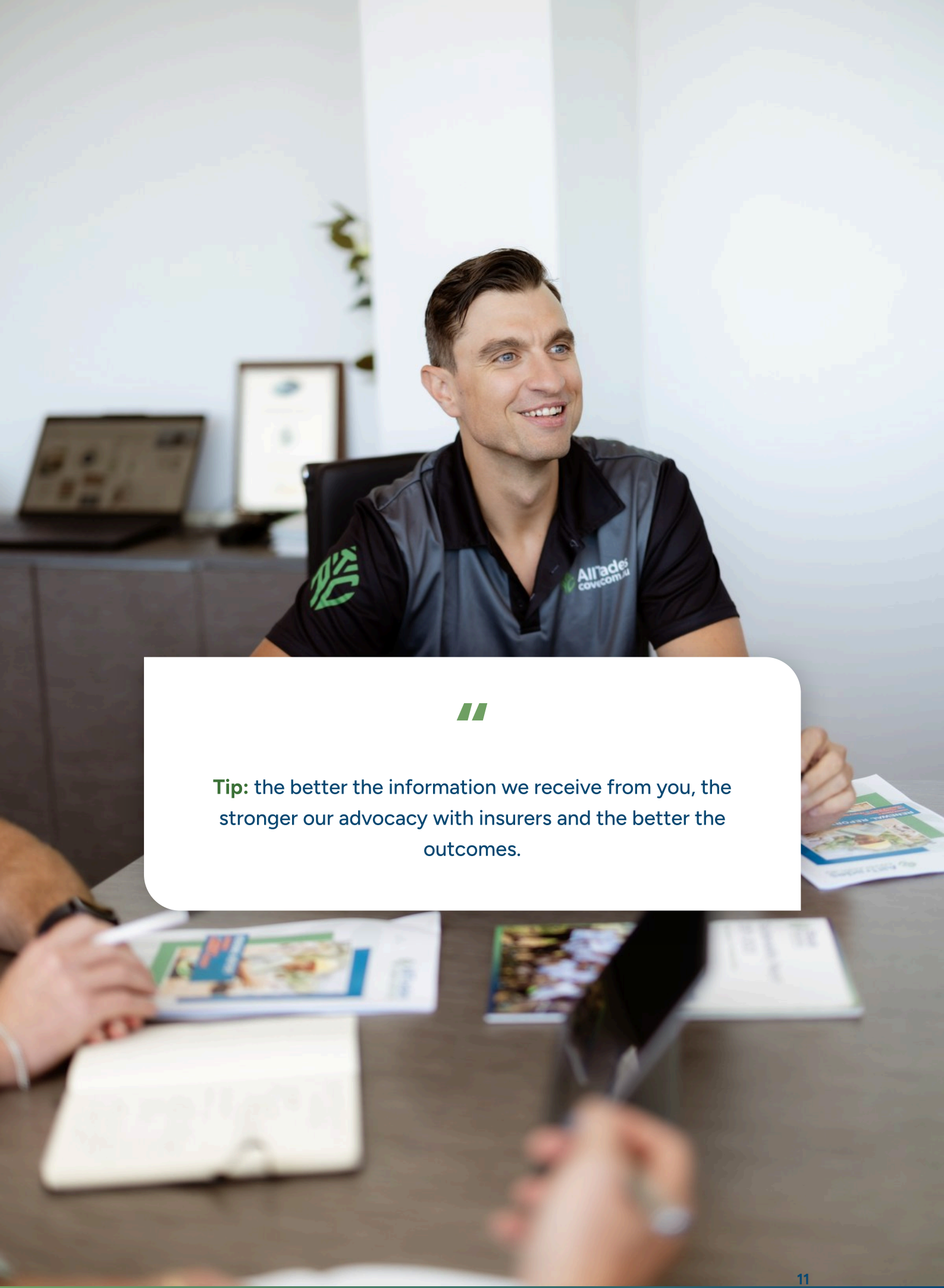
Just send the schedule and policy wording to your account executive.

What to expect

The insurance life cycle and how we work with you throughout the year

We are not just here at renewal time; we are working behind the scenes for you all year round. From analysing claims trends to identifying industry risks and managing insurer relationships, our team is constantly advocating on your behalf. We believe informed clients make better decisions, so this is what happens through the insurance cycle and when we will need your input.





Tip: the better the information we receive from you, the stronger our advocacy with insurers and the better the outcomes.

How to access our additional services

The 5 Cs: when to call us

Many of our most valuable services are triggered by what we call the 5 Cs: key moments where a call to us adds immediate value to your business.

1 Claims

If something goes wrong, or you are not sure what to do, talk to us.

- Not sure if it is claimable? Ask your account executive.
- Urgent help in business hours: call our claims team on 1300 826 850. After hours, use the emergency contacts in your policy documents.
- Lodge a claim online 24/7 at alltradescover.com.au/claim-forms.
- Workers compensation claims: speak with our claims team on 1300 826 850.

2 Contracts

Before you sign a business contract, call your account executive.

- Insurance and indemnity clauses can change how, or whether, your policy responds.
- We review the insurance implications, flag exposures and help keep your cover effective.
- Detailed legal review is available for corporate clients at no charge.

3 Changes

If your business changes, so should your insurance. Tell us if you are:

- signing a major contract or hiring staff for the first time
- growing turnover significantly (50% or more)
- starting new activities, moving premises or buying large assets.

4 Compliance

Tell us about regulatory changes or breaches.

- A change in your industry rules, or a compliance issue, can affect your cover. We assess the impact on your programme.
- We can arrange a full WHS policy audit and an injury management policy and procedure audit, so you know where you stand.

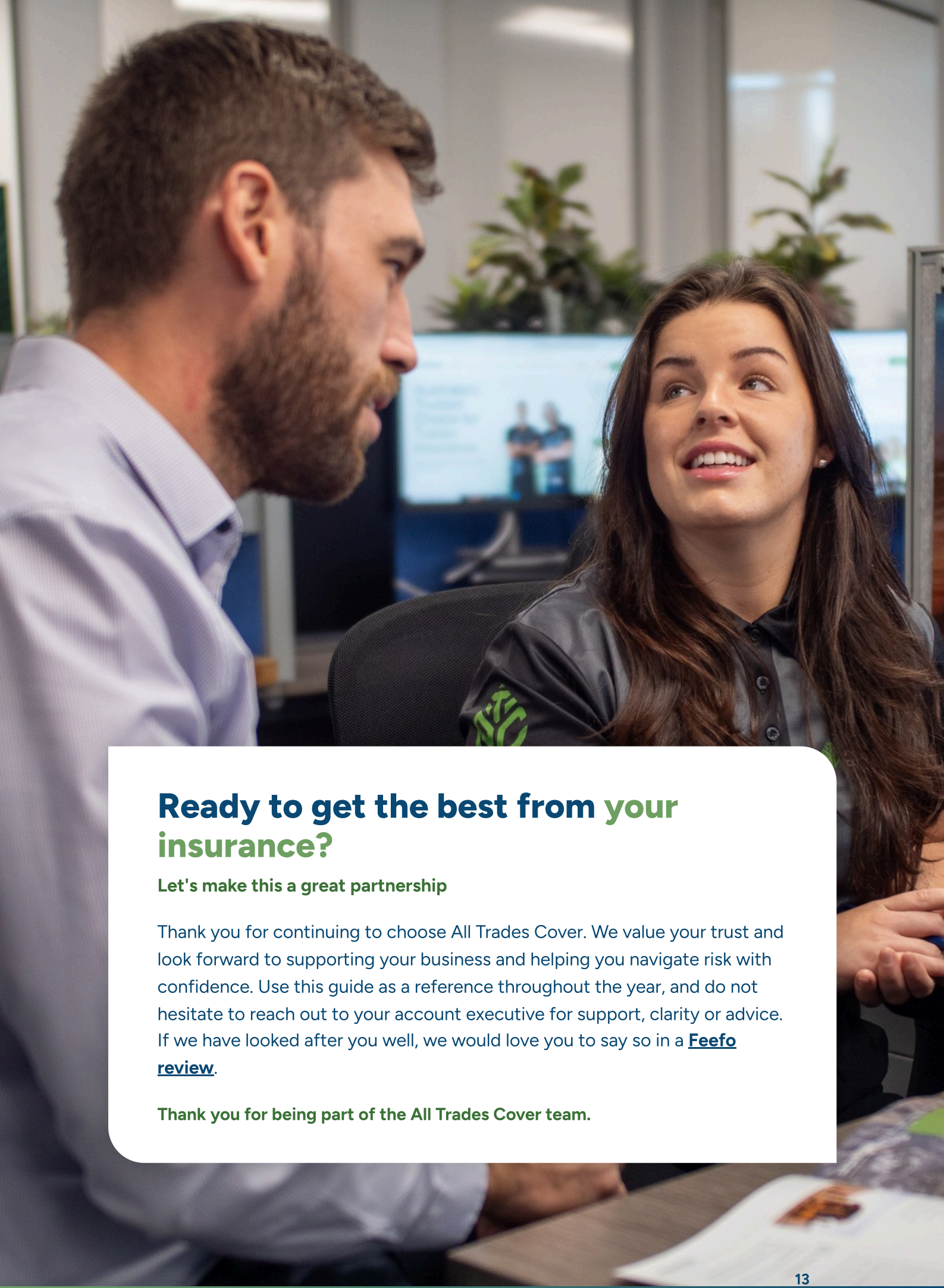
5 Complaints

If something is not right, let us know.

- A service concern or a suggestion: our operations and compliance team want to hear it, and it shapes how we improve.

Lodge a claim online, any time

alltradescover.com.au/claim-forms



Ready to get the best from your insurance?

Let's make this a great partnership

Thank you for continuing to choose All Trades Cover. We value your trust and look forward to supporting your business and helping you navigate risk with confidence. Use this guide as a reference throughout the year, and do not hesitate to reach out to your account executive for support, clarity or advice. If we have looked after you well, we would love you to say so in a **Feefo review**.

Thank you for being part of the All Trades Cover team.



Contact

Thank you for being a client of **All Trades Cover**. We invite you to stay connected with us.

- Contact your account executive directly, or call 1300 826 850.
- Fill out an online enquiry form on our website.
- Scan the QR code to visit alltradescover.com.au.

Your feedback

Our clients rate us **4.8/5 on Feefo**, and we want to hear from you too. Tell us how we are doing at **feefo.com/en-GB/reviews/all-trades-cover**.

Connect

Perth, Western Australia

1300 826 850

alltradescover.com.au
atc.insure

Email: info@alltradescover.com.au

Visit:
All Trades Cover
Level 1, 5/95 Stirling Highway
Nedlands WA 6009

Our charity partner

SKIN CHECK CHAMPIONS

Helping Australians who work in the sun get free, life-saving skin checks around Australia. **skincheckchampions.com**

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