

## Contact List

To find your local Mansions contact please call us toll free on **1300 738 308** or visit our website **www.mansions.com.au** or email **mansions@mansions.com.au**

This brochure represents just a brief overview. To obtain further information including the Financial Services Guide and Product Disclosure Statement please visit our website **www.mansions.com.au**

All claims correspondence should be sent to:  
Mansions Claims, P.O. Box 2717 Taren Point NSW 2229

Level 7  
100 Arthur Street  
North Sydney NSW 2060  
PO Box 348, Milsons Point NSW 1565  
Toll Free: 1300 738 308  
Fax: 1300 855 874  
Email: mansions@mansions.com.au  
Mansions of Australia Limited  
www.mansions.com.au  
ABN 15 096 726 895  
AFS Licence No. 234437

# Mansions of Australia

High net worth. Low maintenance.

Step inside to find out more.



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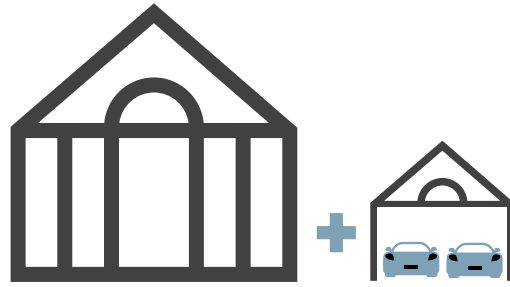
About Mansions of Australia

Our two levels of cover — Home & Contents

Our two levels of cover — Home & Contents + Motor

Claims Service Guide

Prestige checklist



### About Mansions of Australia

Mansions specialise in home and contents insurance for prestige homes. Our unique and flexible approach is ideally suited for brokers placing high net worth insurance.

At Mansions we pride ourselves on being high net worth, but still low maintenance.

### A simple and easy approach to cover

Mansions don't just make decisions on the basis of postcode of the property – we look at its actual location. Our broad cover ensures your clients are well protected against the unexpected. We even offer choice of repairer so your clients are always able to choose who does any repairs. It's all part of our simple and easy case by case approach to high net worth cover.

We also do our best to tailor the policy by offering excess options and specific endorsements in order to reduce the premium. These can reduce the price of a policy offer by as much as 20%.

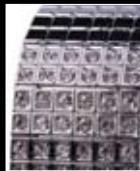
### All backed by Lloyd's of London

Mansions' products are fully underwritten by Lloyd's of London. So you and your clients will benefit from access to their 300 years of experience. At the same time Mansions is 100% Australian owned and we bring with us a 20 year track record in the local market.

### Why not both under the same roof?

At Mansions we offer two levels of cover. When your clients take out a policy with us, they can choose between our **Mansions Standard Cover** for their home and contents needs, or **Mansions Plus Cover** which allows them to insure both their prestige home, contents and motor vehicles in the one policy.

Whichever cover your clients choose, they can be assured that the product is unique in the market and is specifically designed to meet their high net worth insurance needs. All our policies are low maintenance with one renewal, one premium payment and one point of contact.



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### **Mansions Standard Cover — Home & Contents**

A key difference with Mansions is that we include more to begin with. Our policy automatically takes into account risks like earthquake, subsidence, tsunami — to name just a few. We make sure that your clients have the right broad based cover without having to add unnecessary endorsements.

We look at each client on a case by case basis. We are well aware of their different needs and lifestyles - we can provide cover for jewellery, art, antiques and cover against flood.

The Mansions Standard Cover — Home & Contents has been designed with high net worth individuals in mind. Typically their buildings and contents will have values of at least:

#### **Buildings**

**\$750,000** NSW and VIC  
**\$500,000** QLD, SA and WA

#### **Contents**

**\$150,000**



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### **Mansions Plus Cover – Home & Contents + Motor**

With Mansions Plus you get more. Not only will your clients receive all the features and benefits of our standard cover, they'll also receive comprehensive motor insurance for their cars. Why not save time and insurance costs by keeping both in the one policy, under the same roof?

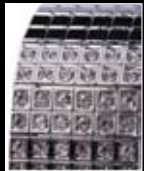
Some of the features for Motor includes:

- 2% non nominated driver clause
- Choice of repairer
- Frequency of use
- Windscreen cover

To find out more about the features and benefits for Motor please visit the Mansions website - [www.mansions.com.au](http://www.mansions.com.au)

### **Differing renewal dates? No hassle.**

Your client's current Mansions Standard Cover — Home & Contents policy due now and Motor policy later? No worries — we'll simply add an endorsement and upgrade your client's policy to Mansions Plus when the time comes.



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## Claims Service Guide

Our claims guarantee means we'll sort out every claim with a minimum of fuss.

Here's our guarantee:

1. If we haven't responded to your claims lodgement within 48 hours (on business days) – we'll waive any excess that's due.
2. After that initial response, we'll then provide you and your client with regular updates on the progress of your claim.
3. Finally, we'll also waive any excess if your client doesn't receive payment within 5 business days of our agreeing to pay. Payment will be made within 5 business days of our agreeing to pay unless there are exceptional circumstances such as large scale weather related events.

We offer a streamlined and flexible claims response including:

### Free 24 Hour Service Line

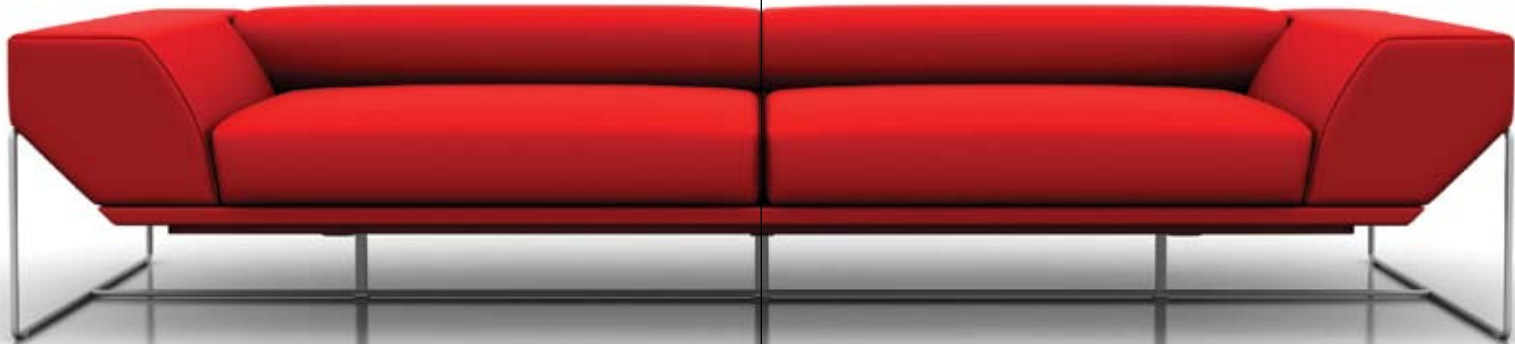
We know claims calls can come in at all hours so we offer a Free 24 Hour Service Line available for you and your clients so a claim can be lodged 24 hours a day, 7 days a week. Your clients can contact us directly on the 24 hour service line — they simply call **1300 302 868** or you can continue to have clients contact you directly.

### Choice of repairer

It goes without saying that this can be a highly contentious segment of the market. So we believe the clients should always be able to choose who does any repairs.

### Choice of claims settlement

We understand that every claim is different, so Mansions has options to repair, replace or settle in cash. Whatever best suits your client's circumstances.



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## Prestige checklist

We understand prestige home and car insurance may not be products you write every day. So in keeping with our low maintenance approach, we've put together this checklist. It will help you decide whether Mansions can offer your clients the product and service they need.

Area	Questions to ask	What does Mansions offer?
<b>Do my clients qualify?</b>	Do my clients need higher sum insured limits?	Naturally Mansions does have guidelines as to the minimum sum insured on buildings. However, on contents they will take a more holistic view of the client's asset growth potential in years to come. This means there's more chance Mansions will be able to help.
	Can you cover unusual assets such as fine art collections etc?	Through its connection to Lloyd's, Mansions has access to syndicates specialising in fine art. Therefore they'll ensure comprehensive cover at competitive rates.
<b>Does Mansions offer the right cover?</b>	Does Mansions cover landslip, tidal wave, earthquake, storm surge, tsunami and landslide?	All are covered as standard.
	Does the policy take into account that my clients are more likely to travel?	Mansions specified personal property cover is worldwide. Any purchase made while travelling is automatically covered, up to \$50,000 in value.
	Does the policy take account of valuable items?	If a precious item is damaged we will repair it using the most up to date restoration techniques.
	How many cars can my clients insure under the Mansions Plus policy?	Up to four cars on any one policy with a combined value of up to \$1 million.
<b>Is Mansions experienced?</b>	Is Mansions secure?	Our products are underwritten by Lloyd's of London and we are 100% Australian owned.
	Is Mansions experienced in the high net worth sector?	We have a 20 year track record in the local market
<b>What sort of claims service does Mansions have?</b>	What are the methods of settling claims?	We have options to repair, replace or settle in cash. Whatever best suits your client's circumstances.
	Can my clients choose their repairer?	Yes, Mansions understand that many high net worth clients have preferred suppliers. Your clients can choose their own supplier for both their home and car(s).
	How easy do you make it for my clients to make a claim?	There are no claims forms necessary, just a phone call. In addition Mansions guarantees that your claim will be responded to within 48 hours (business days). If it isn't we will waive the excess. We also offer you and your clients a free 24/7 service line. So if a client has a claim to make in the middle of the night they can easily reach us.
<b>Does Mansions represent value for money?</b>	Does Mansions provide ways to reduce my client's premium?	We understand that even high net worth clients want to get the best deal so we offer a choice of excess and endorsements that can reduce the premium by up to 20%. For Mansions Plus, by bundling the policies together your clients will save on the premium they would pay if they took out separate policies.