



Protecting Your Valuable Assets & Wealth.

Urbantech Finance is proud to offer a range of market-leading insurance products to assist our clients in protecting their valuable assets and wealth. Through our alliance with CGU and ALI Group [ALI] we are able to provide you with convenient and timely access to General & Personal Insurance protection.



CGU, one of Australia's largest intermediary-based insurers offers a diverse mix of personal, commercial and rural insurance products to meet the specific needs of its customers, who range from families and individuals to large corporations. CGU is part of IAG, Australasia's leading general insurance group.

ALI's life insurance products are underwritten by TOWER Australia, a leading provider of life insurance and investment solutions to Australians, while their home & contents insurance products are insured by QBE Insurance, a household name and part of Australia's largest international general and reinsurance group.

General Insurance

Products:

- HIP [House & Contents]
- Business
- Professional Indemnity
- Landlords
- Strata
- Trade
- Motor Vehicle
- Commercial
- Farm/Rural
- Boat & Caravan
- Construction

Benefits:

Home Insurance Plus [HIP] is a quality product with affordable and competitive premiums that has been designed to be offered to home owners at the time of obtaining a loan. Your Urbantech Loan Technician can conveniently arrange your cover as well as obtain a Certificate of Currency to ensure that your loan settles with a minimum of fuss. Premiums can be paid monthly at no extra cost and all new policies include 1 month of free cover.

If you are to be living in the property it is important that you consider Contents Insurance to protect your valuable possessions. Alternatively, if the property is to be used for investment purposes it is vital that you have Landlords Insurance cover, in order to protect against tenant damage and rental default. We can also provide you with a free no obligation 'health check' on any of your current general insurance policies to see if we can improve your level of cover and/or reduce your insurance premiums.

Personal Insurance

Products:

- Mortgage Repayment Protection [Serious Illness, Injury & Death Cover]

Benefits:

You will have the opportunity to carefully consider the financial consequences for you and your family should something unforeseen happen - such as a serious illness, injury or even death - and how your mortgage repayments would then be made. The financial consequences of these events can be disastrous yet many Australians either don't have personal insurance or are significantly underinsured. Mortgage Repayment Protection [MRP] has been specifically designed to provide you with financial assistance when faced with one of a number of specified injuries or illnesses. These are the 'crisis events' that are likely to prevent you from making your mortgage repayments for 6 months or more.

Other benefits include:

- Simple 10 minute application process with NO medical examination required.
- 3 Months Free Cover giving you plenty of time to further consider your needs and the cover provided.
- If you choose to cancel within the 3 Month Free period you will not pay any premiums.
- Benefits initially determined by your monthly loan repayments however, you're free to vary benefit levels after your insurance has started to suit your individual benefit and premium requirements.

For more information please speak with your Urbantech Finance Loan Technician.