

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 proposal and claim forms plus 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
Telephone: 02 9551 1080
Toll Free: 1300 738 308
Facsimile: 1300 855 874
Email: info@mansions.com.au
www.mansions.com.au
ABN 15 096 726 895
AFS Licence No. 234437

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High net worth. Low maintenance.



Mansions of Australia has renovated its
Home and Contents policy...

Step inside.



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Mansions of Australia
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About Mansions

Our Policy

Key Benefits

New Features and Improvements

Claims Service Guide

Testimonials and Claims Examples

Prestige Home Checklist

At Mansions we provide...

Value for money

No matter how high the worth of your client's assets, we make it our purpose to provide the best possible value for money. So we'll always do our best to tailor the excess to reduce a premium. And we're always willing to consider specific endorsements as well. These can reduce the price of a policy offer by as much as 20%.

A flexible approach

We don't believe in limiting you to a few select postcodes. Mansions don't just make decisions on the basis of the postcode of the property – we look at its actual location. It's all part of our flexible case by case approach to High Net Worth cover.

Cover crafted for the most exclusive lifestyles

You can talk to us about even the most rarefied and exotic lifestyles imaginable. We discreetly and expertly prepare cover for buildings, contents, jewellery, art, antiques – in fact, valuables of every description. Plus, we take care of liability and most other kinds of personal cover as well. Rest assured we're well versed in the complexities of this demanding category.

All backed by Lloyds of London

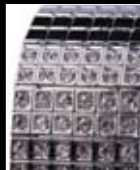
Our company is fully underwritten by Lloyds. So you and your client will benefit from access to their 300 years of experience. At the same time, Mansions is 100% Australian owned; and we bring with us an 18 year track record in the local market.

Optional valuations

There's no doubt valuations can be a tricky subject – and tact is often called for. On the one hand; some high net worth clients don't like their privacy being disturbed. Conversely – other clients may insist on a detailed valuation to protect against the risk of underinsurance.

Either way – we'll take your client's wishes as the last word on the subject.

So we'll never insist on a valuation. It's also not our usual practice to periodically require updated valuations on valuable items. Yet another way we minimise the chance of any inconvenience to your client.



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Key Benefits

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Our Home and Contents Policy

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.

We look at each client on a case by case basis. We're well aware some clients may need additional cover, in unusual situations.

We aim to make new business renewals and claims processes quicker and easier, whilst remaining flexible along the way to accommodate different needs.

The Mansions of Australia policy has been designed with high net worth individuals in mind. Typically their buildings and contents would have values of at least:

Buildings

\$750,000 NSW and Vic

\$500,000 Qld, SA and WA

Contents

\$150,000

Please call us if you have a client whose contents are below these guidelines, as we may still be able to accommodate them within Mansions.



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Key Benefits

New Features and Improvements

Claims Service Guide

Testimonials and Claims Examples

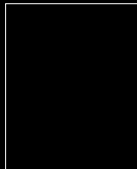
Prestige Home Checklist



Key Benefits

A key difference with Mansions is that we include more to begin with. Our policy automatically takes into account risks like earthquake, subsidence, tsunami and flood – just to name a few. It also means that you can ensure that your client has the right broad based cover, without having to add unnecessary endorsements.

- Cover for accidental loss or damage
- Cover against flood, tidal wave, storm surge and the action or rising of the sea
- Cover against landslip and landslide
- Loss of rent cover for a maximum of 24 months
- Forced evacuation cover up to 60 days
- Storage cover 25% of the sum insured up to a maximum of \$100,000
- Electronic data damage cover up to \$5,000. Cover also available for virus damage
- Cover for damage caused by pets available at no additional charge
- Business equipment covered up to \$50,000
- Transit up to Sum Insured for the Contents
- Removal of fallen trees and branches up to \$10,000
- Cover for illegal use of credit cards up to \$10,000



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Key Benefits

New Features and Improvements

Claims Service Guide

Testimonials and Claims Examples

Prestige Home Checklist

New Features and Improvements

Mansions has updated it's product with improvements to the limits for jewellery, fine art and paintings. And an optional Termite Cover providing cover for approved risks up to \$25,000 at no additional cost.



Other improvements are listed below:

| Old Product | New and Improved |
|---|---|
| Jewellery, furs, gold etc \$15,000 for any one article | Jewellery, furs, gold etc limit increased from \$15,000 to \$25,000 for any one article |
| Fine art, paintings etc: Maximum \$100,000 or 30% of sum insured whichever is the greater , up to a maximum \$250,000. \$50,000 limit per item | Removal of the \$50,000 limit per item for fine art, paintings etc. Now you only need to specify items over \$250,000 or where the total collection is over \$2,500,000. |
| \$25,000 limit for landscaping, fire and theft only with no additional premium | Cover for landscaping and trees increased to \$30,000. It now includes added cover for lightening, explosion, vandalism and impact of vehicle |
| \$10,000 temporary contents removal for any one item with a \$50,000 limit. Cover is also worldwide for up to 12 months | Temporary removal limit increased from \$10,000 to \$25,000 for any one item. Time limit of 12 months removed |
| Not previously offered | Termite Cover is now offered as optional cover for any loss or damage to your property caused by termites to a maximum of \$25,000 in any one policy year This covers 'termites' including wood borers and all other insects capable of causing damage to timber |



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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 with a telephone call, email or fax within 48 hours – 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 your claim's progress.
3. Finally, we'll also waive any excess if your client doesn't receive payment within 5 days of our agreeing to pay. Payment will be made within 5 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

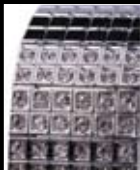
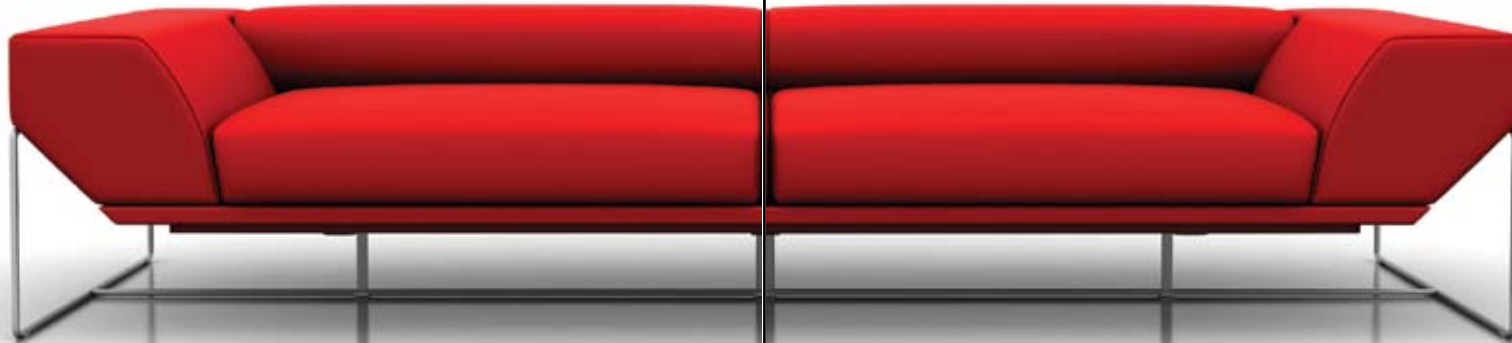
We know claims calls can come in at all hours so we offer a Free after Hours Service Line available for you and your client so a claim can be lodged 24 hours a day, 7 days a week. Your clients can contact us directly on the after hours service line, at no extra cost. They simply call **1300 302 868** or you can continue to have clients contact you directly.

Choice of repairer

It goes without saying that this can be highly discriminating segment of the market. So we believe the client 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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Testimonials

See what others say:

"Claims delivery is perhaps the main reason that we choose Mansions. We will not expose high value clients to the risk of poor claims services, or we will all look bad..." Broker - NSW

"Our account managers are amazed at how quickly and efficiently claims are settled." Broker - NSW

"Many thanks for your prompt attention to and settlement of this claim – the cheque is with the client. The client is suitably impressed that the system works so well..." Broker - WA

"Our client was astonished to find a cheque on his desk upon returning from an interstate trip." Broker - QLD

"The claim was settled in less than 24 hours and I had the cheque the next day." Broker - VIC

"Most helpful and efficient in all aspects – a pleasure to deal with..." Broker - NSW

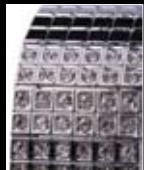
Claims Examples

We didn't bat an eyelid when...

- Possums caused damage inside a house – we settled for \$28,000
- A client's dog was bitten by a snake – under pet care provision we paid over \$6,000
- A retaining wall collapsed into the Brisbane River – we paid over \$400,000
- There was an enormous mud slide in Townsville – we settled for over \$1m
- A burst fish tank damaged building and contents – we settled for \$32,000
- Hearing aids were destroyed by a vacuum cleaner – we paid over \$7,000

The quality of our cover comes into its own at claims time.

Source: Mansions Claims Files



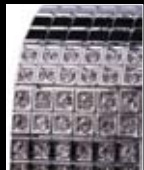
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Prestige Home Checklist

We understand prestige home insurance may not be a product you write every day. So in keeping with our low maintenance approach, we've put together this checklist as a refresher. You'll find it's a quick and easy way to help ensure your client has the best possible cover.

| Area of concern | Questions to ask | What does Mansions offer? |
|--|---|---|
| Does the client qualify? | Do they need higher sum insured limits? | Naturally, Mansions does have guidelines 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. |
| | Do they own unusual assets such as fine art collections, etc? | Through its connection to Lloyds, Mansions has access to syndicates specialising in fine art. Therefore, they'll ensure comprehensive cover at competitive rates. |
| Do they need a building valuation? | Is it a prerequisite or optional? | Building valuations are available, but its not a requirement. |
| Does it offer the right cover? | Does it cover landslip, flood, tsunami and landslide as standard? | All are covered as standard. |
| | Does it take into account that your clients are more likely to travel? | Mansions specified personal property cover is worldwide Any purchase made whilst travelling is automatically covered up to \$50,000 in value. |
| | Does it take account of valuable items? | If a precious item is damaged we will repair it using the most up-to-date restoration techniques. |
| Is the company experienced? | Is the company secure? | Backed by Lloyds of London, and 100% Australian owned. |
| | Are they experienced in the high net worth sector? | 18 years specialising in Australian prestige home insurance. |
| What sort of claims service does it have? | What are the methods for settling claims? | We understand that every claim is different, so Mansions has options to repair, replace or settle in cash. Whatever best suits your circumstances. |
| | Can the client choose their repairer? | Yes, Mansions understand that most high net worth clients have preferred suppliers. |
| | How easy do they make it for busy people such as your clients to claim? | Mansions guarantee that your claim will be responded to within 48 hours, if it isn't they will waive the excess. No claims form necessary, just a phone call. You can also offer your clients their free after-hours service line. So if a client has a claim to make, they don't have to bother you all hours of the night. |
| Does it represent value for money? | Even high net worth clients want to ensure they get the best deal – does it provide them with ways they can reduce their premium? | Mansions offers a choice of excess and endorsements that can reduce the premium by up to 20%. |



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