

# TAILORED INSURANCE FOR SUPERMARKETS

GSK have a well-established reputation in the industry for protecting the interests of supermarkets across Australia and they have been our preferred insurance partner for over 10 years. GSK's client first approach means that we get insurance experts who care about our business and work with us to achieve the most comprehensive insurance programs at the most competitive price.

*Greg Brindle, Director of Brindle Group*

## PROTECTING YOUR FUTURE SUCCESS, GROWTH AND PEOPLE

GSK Insurance Brokers, established in 1981 are a leading provider of risk management, insurance, claims advocacy and workers' compensation related advice for supermarkets and retail liquor sector across Western Australia. Our client proposition is built upon deep specialist knowledge, client's best interest, tailored advice and service excellence.



### TAILORED COVERAGE

We believe every client's risk is different and offer broad ranging cover that is designed solely for the Supermarket and retail liquor sector.



### COMPETITIVE TERMS

With 40 years of experience in the Supermarket sector, we have the best connections with the insurance market to obtain optimal market prices for your insurance program.



### CLAIMS ADVOCACY

Our dedicated, in-house claims team have significant experience in negotiating with insurers to ensure claims are settled and paid with minimum impact on you and your business.



### SPECIALISTS

We've worked with Supermarkets big and small, local and national for 40 years, we understand, the intricacies involved in protecting your retail business.

## GSK SUPERMARKET INSURANCE

For 40 years GSK have been designing insurance and risk management solutions for our clients in the supermarket and retail liquor sector.

We understand the commitment you have both to your business and to your customers and take pride in delivering comprehensive, innovative and cost effective solutions to protect you from risk and uncertainty and which consolidate and enhance your brand.

Core to our offer is a consistent approach, aimed at shielding you and your business from risk and financial uncertainty, even through the most challenging market conditions.

### FASTER CLAIMS SETTLEMENT FOR YOUR SUPERMARKET

GSK's dedicated claims team strive to make the claims process as easy as possible.

Our dedicated, in-house Claims team will see your claim through from start to finish. We take a hands-on approach in all our claims, particularly when there is extra complexity involved.

We have extensive experience in successful supermarket insurance claim negotiations with Insurers and we ensure claims are followed up and settled with minimum impact on you, and your business.

**Noting that at all times we act as an advocate for you.**

### INTEGRATED WORKERS' COMPENSATION SERVICE

At GSK we have the depth of experience to guide and support our clients through the Injury Management and Workers' Compensation process from

beginning to end. Our designated workers' compensation specialist works with all GSK clients to remove the uncertainty and stress of managing workplace injuries, providing support in an advisory and in some circumstances, a hands-on or outsourced capacity.

We adopt a team based approach to all claims, working closely and in conjunction with all key stakeholders to ensure the best outcome is achieved in all cases of workplace injury. We advocate for our client, acting for and on their behalf, providing reassurance and confidence that they can continue to focus on running their business whilst knowing their injured workers are being cared for and their workers' compensation risks are being addressed.

GSK empowers our clients to create a better, safer workplace for their employees, reducing the frequency and severity of injuries which in turn, improves their workers' compensation performance. This can result in premium savings and promotes a safety culture within our clients business that others strive to achieve.

## OUR EXPERTISE

We know that choosing the right covers for your supermarket can be difficult as the most appropriate cover is dependent on a number of factors.

At GSK we will consider the size and type of your business, the amount of employees you have and whether you rent or own your premises to recommend a policy that suits your individual circumstances.

A typical supermarket insurance program may include the following covers:

- Property (Building, Contents & Stock)
- Business Interruption
- Theft & Money
- Glass
- Public & Products Liability
- Machinery Breakdown
- Management Liability
- Commercial Motor
- Electronic Equipment
- Employee Dishonesty
- General Property
- Cyber Insurance
- Workers Compensation

Our approach is more than just about insurance, we will discuss your needs, conduct a risk assessment including such things as advice on slips and falls, machinery breakdown, fire protection and security.

**GSK offer flexible premium funding options that allow our Supermarket clients to repay their premiums in monthly repayments freeing up cash flows.**

**Speak to GSK today to discuss our flexible premium funding plans.**

For further information regarding our service offering please visit [www.gskinsurance.com.au](http://www.gskinsurance.com.au) or contact your local GSK representative:

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BELMONT WA 6104

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About GSK: Established in 1981 are one of Australia's leading providers of risk management, insurance, claims advocacy and workers' compensation related advice. Our client proposition is built upon deep specialist knowledge, client's best interest, tailored advice and service excellence. Drawing on 40 years of experience in the Australian insurance marketplace, our clients are those that seek competitively priced, personal service with structured risk and insurance programs tailored specifically to meet their needs. Our focus is to ensure that we continuously deliver risk mitigation solutions that provide our clients with a confidence knowing their business and personal assets are well protected.

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