



Is Your Annual Insurance Premium Due?

Insurance premium funding is a financial product which allows businesses to spread the cost of annual insurance premiums over the policy period by ease of smaller more manageable monthly payments.

With easy instalments and quick processing, Insurance House premium funding can take the financial pressure off your business.

Apply Now

Speak with a dedicated broker on 1300 305 834 or find out more at www.insurancehouse.com.au/premiumfunding.

About Insurance House

Founded in 1983 with operations throughout Australia, Insurance House is a leading insurance business that specialises in insurance and risk management solutions for individual and corporate clients across an extensive portfolio of key industries and risk exposures.

Fundamental to its offerings, Insurance House has developed significant relationships with national insurers, industry associations as well as international insurance markets including Lloyd's of London.

With specialist knowledge across General Insurance, Life Insurance, Risk Management solutions, Claims support and Workers' Compensation advice, we formulate solutions tailored to our clients' changing needs and lifestyles to offer 'confidence insured'.

Want to know more?

Visit www.insurancehouse.com.au or call us toll free on 1300 305 834.

*Policy Terms, Conditions and Exclusions apply. Before making a decision, please read the Product Disclosure Statement (PDS) and any applicable Supplementary PDS available from us. Unless we have told you otherwise, our advice to you will be of a general nature only and will not take into account your personal needs, objectives or financial situation. Insurance House Pty Ltd. ABN: 33 006 500 072. AFSL: 240954. Licensed General Insurance and Life Insurance Broker. Members of NIBA and IBNA. Version: 270515



Insurance House Premium Funding

A Better Way to Pay

Call 1300 305 834

www.insurancehouse.com.au

What is Premium Funding?

Premium funding is a short-term, fixed interest loan facility that allows Insurance House clients to pay their annual insurance premiums (including any mid-term endorsements) by monthly installments over an agreed period (generally 6-12 months) with our selected premium funding providers.

Premium funding delivers a simple, flexible and secure cash flow management tool available for all business industries at competitive rates.

A Better Way to Pay

Cash flow management is an important requirement for any successful business. Large insurance bills can disrupt cash flow, by taking advantage of a premium funding facility you can avoid a lump sum payment.

Premium funding is designed to include all types of commercial policies together such as Business Packages, Professional Indemnity and Public/Product Liability by spreading the premium into smaller regular monthly payments.

We also offer 'Domestic' clients the ability to utilise premium funding for personal Motor Vehicle and Householders policies over \$500.

Premium Funding Providers

Premium funding loans are provided by third party finance providers.

Insurance House works closely with our selected premium funding providers to enable our clients a tailored, convenient and simple payment solution which works.

The quick and easy credit approval process does not require additional security thereby preserving traditional or existing lines of credit as they are not impacted.



Benefits to you include:

- Manage your business' cash flow with premiums paid in instalments over the course of your insurance
- Multiple insurance policies can be attached to one premium funding facility, allowing one regular payment to cover all insurance classes.
- Mid Term endorsements can be added or subtracted equally over remaining instalments with no signature requirement
- Retain capital to grow your business
- Preserve your current lines of credit
- Interest charges on premium funding transactions may be tax deductible for businesses[^]
- Interest rates are fixed so you are protected from interest rate fluctuations
- Payment debited automatically from your bank account or credit card