



THE INSURANCE MARKET

Advertisements appear every day offering a range of different insurances and providers making it hard to know where to start! Insurance is simply a form of finance that offers some financial security when things go wrong. Given the range of products on the market and the investment you make when buying insurance it is important to get the right advice.

Oracle – our point of difference

Oracle was founded on the belief that your insurance needs should be considered as one, rather than having to deal with separate providers.

While most insurance specialists focus on just one area; Oracle has the skills, experience and access to both the general and life insurance markets, making us a unique business.

We feel this distinctive offering provides you with the best outcome and importantly, allows your risk protection strategy to develop, based entirely on your needs and changing circumstances.

Protection is everything

We provide a tailored insurance solution with a full understanding of your personal and business risk profile so you can relax knowing your personal and business assets including you and your family are protected under one risk manager, Oracle!. We:

- properly identify all personal and business risks
- explain the impact of life risks on business operations and vice versa
- have access to most General and Life insurers in the Australian market
- provide personal assistance in the event of a claim – deal with us in person, as opposed to a stranger over a phone

Business Owners – our specialty!

As a business owner you are faced with a variety of risks. Working with Oracle Insurance we can compare the nominal cost of insurance to the financial burden that some of these risks present.

The importance of different types of insurance depends on your own circumstances. For this reason it is important to seek the right advice to properly structure an insurance programme that will address both General and Life insurance risks.

A few key protection strategies all business owners should consider include:

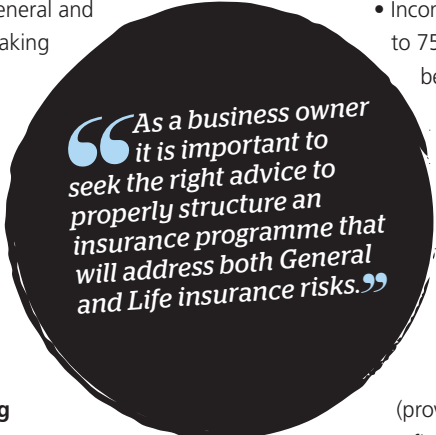
- Income Protection (pays up to 75% of your income if you become injured or unwell and subsequently cannot work)
- Key Person (offers you the ability to insure a key person, integral to the business – i.e. Partner, highly skilled employee etc)
- Business Expenses (provides a monthly benefit to cover fixed business costs if you become injured or suffer an illness and are unable to work)

John Nash, principal of Oracle Insurance has more than 30 years insurance industry experience working as both a general insurance broker and underwriter. He sees the region poised for further growth and Armidale well placed to service this growth. He believes, with such growth comes the need for the experience and expertise that the team at Oracle Insurance offers.

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