

**WORRY LESS.  
DO MORE.**

*We have you covered.*







Risky  
business?  
It doesn't  
have to be.

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When you run a business, you have enough to worry about.  
Let **Workplace Assured** handle the workplace relations risks  
while you focus on the day-to-day.



# A SIMPLE SOLUTION THAT REMOVES THE WORRY

What if the idea of crippling claims and eye-watering legal fees wasn't hanging over your head? Consider it one less thing to worry about with Workplace Assured.

One fixed fee guards your business against a range of workplace risks including unfair dismissal, harassment, bullying and breach of contract or wage disputes.

Kickstart protection by receiving a legal review of your workplace compliance. Get armed with a family of legally-compliant forms, policies, procedures, contracts and checklists, and a guide on their use.

And we'll go one step further. We'd never overwhelm you with hundreds of documents and leave you to find the right ones. As part of the unlimited access to the phone-based 365/24/7 Workplace Advice Line, advisors are on call to get you the exact document you need or step you through properly using it.

Through Workplace Assured's\*\* partnerships with Australian Business Lawyers & Advisors (ABLA) and CGU, in the event of a workplace claim, you receive legal representation and your legal fees are covered. That's real peace of mind.



\*\*Workplace Assured is a workplace relations solution comprising a suite of benefits which we will provide to, or procure for you (as the case may be) as further described and on the terms and conditions. Please refer to full terms and conditions, privacy policy and policy wording on [www.workplaceassured.com.au](http://www.workplaceassured.com.au).

## FACT

Workplace issues are on the rise.  
In the last reported year, nearly

**18,000**

claims were recorded in the  
Fair Work Commission.



## NOT AT ANY COST

It may seem counterintuitive, but avoiding a workplace claim at all costs may not be in your business' best interests.

Managing risk is not the same as avoiding risk. That's why Workplace Assured goes beyond prevention at any cost and puts your individual business needs first.

Workplace Assured won't give you sterile or zero-risk answers. Rather, the lawyers and workplace advisors will work with you to balance delivering the best outcomes for your business against the relevant legal and risk considerations.

Think of Australian Business Lawyers & Advisors as the lawyers in your corner. Whatever course of action you decide on, they'll stand behind you 100%.





# A weight off your mind

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Relax and enjoy your business knowing the 'What if' is taken care of. Your fixed fee purchases something priceless – complete peace of mind.



# Things that make you go 'Phew!'

Workplace Assured protects and promotes your business in 5 ways.

**1**

## PROACTIVE COMPLIANCE

- A toolkit breaking down common mistakes employers make and risk areas, including the contracts, policies and forms needed to manage risk.
- A review of your workplace practices (i.e. modern awards, payments, employment contracts, company policies and employment claims) and a compliance report with key guides and recommendations for action.
- Where relevant, compliant documents\* (i.e. contracts or policies) that may assist in minimising the risk of employee-related issues.

**2**

## UNLIMITED ADVICE

- 24/7/365 phone-based access to the Workplace Advice Line, which has been advising businesses on workplace relations issues for over 60 years.
- Workplace relations experts are on call to help you understand and address issues.
- Advice on how to respond to operational changes to your business that require compliance reviews (i.e. regulatory updates).
- The Workplace Advice Line has the backing of Australian Business Lawyers & Advisors (ABLA).

“High-level cover is essential due to the large amounts claimed by (generally) ex-employees related to legal costs in defending proceedings and potential penalties. I have dealt with two matters recently where ex-employees claimed more than \$1 million. Both involved long-standing ex-employees. Frequently these matters involve more than one person and really add up.”

Alana Paterson, Director, Australian Business Lawyers & Advisors



3

### **BROAD COVER, \$0 EXCESS**

- Workplace Assured insurance\* by CGU covers your business for up to \$2m in any one claim, and \$2m in aggregate per annum. That's 10 times the level covered by some of our competitors.
- Claim costs are covered by your Workplace Assured CGU insurance.\*
- Coverage for claims arising from anywhere in the world and for past actions prior to the policy start date.#

4

### **LEGAL EXPERTISE**

- Australian Business Lawyers & Advisors (ABLA) will advise and represent you in the event of a workplace claim.
- Legal fees are covered by your Workplace Assured CGU insurance.\*

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### **HOLISTIC BUSINESS SOLUTIONS**

- All Workplace Assured customers get to join your State or Territory Chamber as a member if you wish.

± Provided that it is contained within our workplace library of documents.

\* The \$2 m insurance covers judgements, settlements, interest, damages, legal defence costs and civil liabilities. Please refer to [www.workplaceassured.com.au](http://www.workplaceassured.com.au) for policy wording in relation to Workplace Assured CGU insurance coverage.

# Insurance cover is retroactive prior to start date as long as the claim is made under the policy during the relevant indemnity period stated in your policy schedule and is not a known circumstance. Global coverage excludes USA and Canada.

## EXPERTS ON CALL

Workplace Assured gives you 24/7/365 access to the Workplace Advice Line, which has been advising businesses on workplace relations issues for over 60 years.



### LAURA CHANTER TWIN CITY ROLLER DOORS

“The ‘phone call away’ thing is what’s best. There have probably been a number of situations since we first signed up where we’re not sure and we go ‘let’s make the call now’. So we ring up for the advice and get put through to someone straight away. You just can’t really put money on that kind of support when it’s there instantly. That’s a big thing for us here.”



## ONLY THE BEST FOR YOUR BUSINESS

Workplace Assured is proud to partner with Australia’s Insurer of the Year 2015, CGU. For over 160 years, CGU has offered insurance protection to Australian businesses and families.

### FACT

Every year, CGU insures

# 125,000

Australian businesses and manages

# 350,000

claims – that’s nearly

# 1000

claims every day.



## LAWYERS WHO FIGHT FOR YOU

Australian Business Lawyers & Advisors (ABLA) is the specialist workplace relations law firm used and trusted by Australia's peak employer body, the Australian Chamber of Commerce and Industry (the Australian Chamber), as well as many leading industry associations.

This places ABLA at the forefront of Australian workplace relations, fighting for the interests of all businesses in the Fair Work Commission.

“Managing risk in your business is about understanding competing risks and what options are available to minimise or address those risks. The end goal is to achieve business outcomes, without letting legal ones get in the way.”



Nigel Ward, CEO, Australian Business Lawyers & Advisors



“The protection and support it gives you is brilliant. To have someone (like the Workplace Advice Line and Australian Business Lawyers & Advisors) knowing the law, knowing what you can and can't do, guiding and helping you, gives you such credibility if you have to sit in front of a mediator. In the end, it cost me less than it could have potentially cost me.”

Andrew Puckeridge, General Manager, Cootamundra Oilseeds



## ALL ACCESS PASS

Your Workplace Assured service gets you membership to the Chamber. This opens the door to a vast range of additional business expertise and resources.



## EXPERIENCE MEANS PEACE OF MIND

Workplace Assured pulls together experts with many decades of experience between them. Our partners have seen it all – strikes, reform and the rise of claim culture.

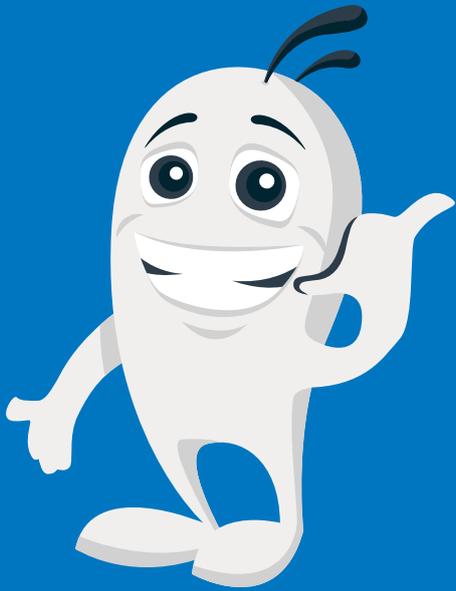
- Australian Business Lawyers & Advisors
- CGU

Rest assured your business is  
protected with Workplace Assured



AUSTRALIAN BUSINESS  
Lawyers & Advisors





# Like what you're hearing?

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With plans available from just \$47 per week,  
now is an excellent time to join **Workplace Assured**.

**Call 1300 575 394**

**Email [info@workplaceassured.com.au](mailto:info@workplaceassured.com.au)**

**Visit [workplaceassured.com.au](http://workplaceassured.com.au)**



## TAKE CARE OF YOUR ENTIRE BUSINESS WITH CHAMBER MEMBERSHIP

As a Workplace Assured client, you get to join the Chamber.

As Workplace Assured is a solution delivered and endorsed by the State and Territory Chambers of Australia, you have the opportunity to gain support for your whole business, beyond just workplace relations.

Whether it's growing and diversifying your network, accessing cutting-edge business advice, developing new business opportunities, or ensuring your views are heard by government – membership helps you become more productive, competitive and profitable.



## WE'LL TAKE CARE OF THE RISKS. YOU TAKE CARE OF BUSINESS

The State and Territory Chambers work to make Australia a great place to do business and raise the standard of living for all Australians. We strive to promote entrepreneurship and innovation to achieve job creation, economic growth and prosperity for all. Working together, we believe business can truly change the world.

Choosing membership benefits you through:



Government advocacy



Creating better business-to-business connections



Increasing productivity and profitability through expert advice and solutions

As a Workplace Assured client, your included Chamber membership also grants preferential access to a range of services, which can include\*:

- Business improvement solutions
- Export support
- HR consultancy and tools
- Legal advice
- Marketing tools and expertise
- Education
- Recruitment services
- WHS solutions
- Workplace advice and support

Discover how your business benefits at [workplaceassured.com.au/our-services.aspx](https://workplaceassured.com.au/our-services.aspx)

## **WORKPLACE ASSURED**

Workplace Assured is a complete workplace relations solution for small to medium businesses designed to provide complete peace of mind when it comes to managing and complying with workplace issues. One fixed fee guards your business against a range of workplace risks including unfair dismissal, harassment, bullying and breach of contract or wage disputes.

Unlike other workplace offerings in the market, Workplace Assured is delivered and endorsed by the State and Territory Chambers of Australia. The Chambers are not-for-profit organisations that have been championing employer interests first since the 1800s.

The Chambers have designed Workplace Assured to simply help employers like you worry less about workplace relations risks and focus more on your business, because we believe that businesses are the backbone of the Australian community.

## **WORKPLACE ASSURED**

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*In arranging Workplace Assured insurance we are acting as an authorised representative of CGU.  
Any person with an interest in Workplace Assured should before deciding or making an application to become a Workplace Assured client, read the exact terms of the Workplace Assured Insurance policy as well as the terms and conditions upon which Workplace Assured is provided, both of which are found on [www.workplaceassured.com.au](http://www.workplaceassured.com.au).*