

COMMUNITY BROADCASTING INSURANCE PROGRAM



Improved Insurance Offering for CBAA Members

Community broadcasting organisations have unique risks and should consider insurance policies that are tailored to the needs of the industry. As the endorsed insurance partner and working closely with the CBAA, KBI offers a tailored and robust insurance program for CBAA members.



Tailored for Members' Needs

As a community radio broadcasting organisation, it's fundamental to consider the following insurance options, not limited to:

- ✓ **Association Liability** - Tailored insurance product offering a number of beneficial coverage sections including Directors & Officers, Employment Practices, Crime, Statutory Liability, and more.
- ✓ **Media Liability (including defamation)** - Protection against defamation, copyright infringement, privacy concerns, and more. Every CBAA member should consider media liability coverage.
- ✓ **Public Liability** - A staple requirement for nearly every organisation, this coverage protects against claims made for property damage and personal injury to third parties caused by your negligent acts.
- ✓ **Voluntary Workers** - Coverage extends to protect your volunteers if they are injured while undertaking voluntary work for your association or not-for-profit. This cover can also be an additional layer of protection for the board.
- ✓ **Property & Equipment** - Cover for broadcasting and transmission equipment, including outdoor broadcasting equipment, as well as laptops, and other office equipment or contents.
- ✓ **Cyber** - A must-have for any organisation holding data or operating online, covers can include costs and losses incurred as a result of cyberattacks, incident response costs, business interruption, liability, and cybercrime.

Service Commitment for Members

- Guaranteed same day response time from brokers (within business hours).
- Expert advice from a local specialist.
- Streamlined process with an online portal.
- In-house claims team and access to lawyers to help manage any disputes and claims.
- Training available to up-skill members on their risk management.



kbi.com.au/cbaa

Your Community Broadcasting Insurance Team

About KBI

KBI is a locally owned insurance broker, with offices in Sydney, Melbourne, and Perth, that specialises in providing tailored insurance offerings to associations and their members.

We work in niche areas where we can tailor our offering, advice and support to help our clients make an informed decision. As CBAA's endorsed insurance partner, KBI will help add value to members through a robust insurance offering.



Tyler Speers

Account Manager - Community Broadcasting Insurance

Tyler is the lead broker for our Community Broadcasting Insurance Program and has worked with local radio businesses across Australia tailoring insurance programs for their needs. He is a part-owner of KBI and has insurance experience in both Australia and Canada.



Alex Coombes

Director

Alex has nearly a decade of experience within the insurance industry, working as an Insurance Lawyer, Underwriting Manager and Broker. His role is to work with the association, their members, and key insurance providers to tailor best-in-class insurance products for members.



Lachlan Stretton

Director

Lachlan has 15 years of experience in the Banking and Finance industry and has worked with clients globally across various industries. His role is to develop strong relationships with our association partners and work with them to maximise member benefits.

CLAIMS HOTLINE

Our in-house claims team works together with our insurance partner and third-party service providers (lawyers, loss adjusters, consultants) to offer best-in-class claims management for members.

In the event of a claim, or if you suspect a possible claim, please contact KBI in the first instance:



1300 907 344



claims@kbi.com.au



**SCAN TO GET A QUOTE AND
MORE INFORMATION**



kbi.com.au/cbaa

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Any advice in this flyer is general in nature and does not take your personal circumstances into account. When considering the purchase of an insurance policy, you should consider whether the advice is suitable for you and your personal circumstances. Before you make any decision about whether to acquire a certain product, you should obtain and read the KBI Financial Services Guide and relevant product disclosure statement.