

INSURANCE FOR SELF EMPLOYED (SOLE OPERATOR)



Insurance Made Easy provides insurance services tailored to your specific business requirements

Are you a self-employed AUSTSWIM Licenced Teacher working as a contractor, a SAL Swim Coach, AUSTSWIM WETS Instructor then read on;

- ✓ If you are working as a contractor and working more than 20 hours per week or earning more than \$20,000 p.a then the automatic insurance under your AUSTSWIM Teacher Licence will not provide you with cover, so you will need to arrange your own cover
- ✓ Similarly, if you are hiring lanes in a council pool, or teaching in private pools and have your own clients who pay you directly then you are required to arrange your own cover
- ✓ **We have a specific scheme for which we have negotiated reduced rates according to the number of hours per week that you work**
- ✓ The standard level of cover we offer is \$10 Million for Public Liability and \$5 Million Professional Indemnity

An example cost of insurance for the Self - Employed who hold an AUSTSWIM Teacher Licence:

| Hour/week | Insurance Cost |
|----------------|----------------|
| Up to 10 hours | \$190.00 |
| Up to 15 hours | \$290.00 |
| Up to 20 hours | \$410.00 |

- To determine the most appropriate cover, please be aware that weekly hours worked are calculated on an annual average; take seasonal work into account for this calculation.
- Our cover extends Australia wide; including work done in any private pool, council pool and location types as indicated in the AUSTSWIM Guidelines.

For enquiries: call us on 1800 641 260

Why Choose Insurance Made Easy? (Established 1992)

- ✓ AUSTSWIM's preferred insurance provider since 2003
- ✓ Arranged a program that insures all 30,000+ AUSTSWIM teachers with their three years teaching license
- ✓ Provide Insurance services to Royal Lifesaving National Office along with three state offices
- ✓ Insure over 300 swim schools nationally
- ✓ Participant - Water our Fatal Attraction – NZ 2011
- ✓ Participant & Event Insurer - World Conference on downing Prevention – Vietnam 2011
- ✓ Participant & Exhibitor Australian Water Safety Conferences 2008, 2010, 2012, 2014
- ✓ Queensland Pool Safety Inspector Insurance Program
- ✓ Attendance, Exhibitor, Presenter all AUSTSWIM National & State Conference 2002-2017

Can Monthly Payments Be Arranged?

Yes, monthly payments can be arranged via Premium Finance contract (some additional interest charges apply).

Some of our Swim Centre Clients:



For enquiries: call the Specialised Aquatics Team 1800 641 260



Insurance Made Easy
Suite 1, 62-64 Main St,
Upwey, Victoria, 3158
Toll Free: 1800 641 260
admin@imeinsurance.com.au
www.imeinsurance.com.au

Member of:



The contents of this brochure is for General Information only. It does not take into account your individual circumstances . As always, applicable policy wording and schedules will apply. Please contact our office for specific advice. IME Insurance Brokers – Insurance Made Easy, Made Easy Financial Group Pty Ltd. ABN 63 695 849 497 AFSL 285920