

JANUARY 2019

Preserve capital and enhance cash flow

Pay your insurance in monthly instalments

Did you know Marsh can help with the ability of your business to pay for insurance costs in easy to manage monthly instalments?

By spreading the annual insurance cost over monthly instalments at a competitive rate of interest, you are free to use your cash flow to grow your business.

Why use premium funding to pay your insurance?

In an economic climate where access to overdrafts or business loans may be more difficult to secure, businesses need to find alternative funding options to mitigate the pressures to liquidity, particularly at key times of the year.

It helps to know that when it comes to your insurance – an essential component of managing risks and running any business – Marsh has a solution that can facilitate liquidity.

- Interest may be tax deductible (according to your accounting structure)
- Fixed interest rate and term
- Flexible payment options including direct debit, BPAY and most credit cards

Additional benefits of insurance premium funding include:

- Easy, secure and online application process
- Access to an additional line of credit
- No additional security required

How it works

The experienced team at Marsh can arrange a payment solution through one of a panel of premium funders to suit your needs, taking into account your unique requirements and current conditions in the credit market.

Your insurance broker can discuss premium funding options with you, walk you through the process, or answer any questions you might have.

Alternatively, to learn more about premium funding call our Premium Finance team on 1300 552 012

WE'RE HERE TO HELP

Our service is supported by:

- Industry knowledge
- Premium finance marketability
- Structuring of loans
- Assessment of market offerings
- Coordination of submission requirements
- Negotiation on interest rates

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This is a general overview of premium funding. We recommend you read the premium funding contract so you have an understanding of the terms, conditions and exclusions before you decide whether this approach suits your needs. Marsh will receive commission from the premium funder for our assistance in organising the funding. Statements concerning tax, accounting, and legal matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as tax, accounting, or legal advice, which we are not authorised to provide. All such matters should be reviewed with your own qualified tax, accounting, and legal advisors.

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