



**How to pay  
for your  
insurance  
the easy way.**

## What is insurance premium funding?

Insurance premium funding is a way to pay your insurance premiums over easy monthly instalments.

Under this arrangement, Centrepoint Alliance pays the cost of the insurance to your insurance broker or insurance company and you in turn repay us over the agreed term.

In effect, Centrepoint Alliance provides an additional line-of-credit that does not affect your present or future financial arrangements.

By funding your insurance premiums you won't have to use your working capital, allowing you to use those funds to grow your business.

## What types of insurance can I fund?

- All commercial general insurance policies
- Professional Indemnity
- Public Liability
- Property Risk
- WorkCover
- Vehicle Insurance

## What is the minimum I can fund?

You don't have to be a big business to take advantage of Centrepoint Alliance's premium funding facility.

Our service is available to any business with annual insurance premiums of over \$500.

## What terms can I choose?

A typical term is between 6 and 12 months. However, Centrepoint Alliance will work with you to arrive at an instalment plan that suits your business needs.

## What are the benefits of insurance premium funding?

- **IMPROVED CASH FLOW** - paying by monthly instalments means there will be less impact on your cash flow, which is especially beneficial for businesses which experience seasonal or irregular income streams.
- **PRESERVE YOUR WORKING CAPITAL** - for activities that will grow your business, such as marketing, customer relationships and other strategic initiatives.
- **INSURANCE PREMIUM FUNDING** - provides another line-of-credit which does not impact on your existing financial arrangements.
- **SECURITY** - in the majority of cases no security is required.
- **TAX-EFFECTIVE** - generally, you may claim your interest charge as a business expense, but discuss this with your accountant first.
- **FLEXIBILITY** - you can tailor your premium funding facility to suit your business.
- **IT'S EASY** - applying is simple and paying each month's instalment can be made via Direct Debit.

## Why Centrepoint Alliance?

For insurance premium funding, few companies have the experience and know-how of Centrepoint Alliance. In fact, we've been providing this service since 1985. During this time we have helped business both big and small, from corner shops to international airlines.

Centrepoint Alliance is one of Australia's largest commercial finance organisations, specialising in equipment finance and insurance premium funding. With representation throughout Australia, New Zealand and Hong Kong, Centrepoint Alliance is well positioned to service their 30,000 strong client base.

The volume of business we generate and our reputation for consistent, quality customer service underpins our ability to secure the best finance solutions for our clients.



**To find out more about insurance premium funding,**

*contact your insurance broker or Centrepoint Alliance today.*

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