

Jim's Insurance Franchisee Information

Online System Quote and Bind Facility

We have an online Quote and Buy facility where you will be able to see online accurate pricing for single or multiple covers. As you adjust your covers you will see the pricing at the bottom adjust accordingly. If you are happy with the pricing and your selected covers, you can then purchase the cover instantly after completing all of the required details.

My Division is not listed?

If your division is not listed please contact our office 1300 546 000 or email us at insurance@jims.net

Additional Benefits

Online Quote and Bind – In 2016 we developed an online quote and bind system for franchisees which gives you the ability purchase all the insurance products instantly online. Once you complete all of the required information for the products you need you can pay by 10 monthly instalments or pay your premium outright. Upon doing this you will be instantly emailed the relevant documents including your Certificate of Currency.

Personal Accident and Illness Guaranteed Acceptance – Point Underwriting Agency have provided us with a personal accident and illness product that has guaranteed acceptance with the only restriction being those who are over the age of 70. It also has no proof of income requirement for weekly benefits up to \$1,000. Please understand that with these types of products in the general market, if your tax return does not show a profit that reflects your weekly benefit option, you will not receive your full benefit. Personal Accident and Illness can also be obtained instantly online.

No more Common Renewal Date – No more common renewal dating. All new franchisees will have a policy for a full year with a fully automated renewal process in place.

Monthly Direct Debit Option for All Policies – We can offer a monthly option via the online system for all policies no matter how small the premium is.

I have sold my franchise and need a refund:

If you require a refund for your insurance policy as you are no longer a Jim's Franchisee you can email us at insurance@jims.net or call us on 1300 546 000. There are a few things you will need to keep in mind when requesting the refund. The first is that you need to make sure that your franchisor has put in a finish date on the FMS system. If your franchise code is still live when requesting the refund, we will not issue a refund until your code is finished on FMS. Please only request a refund once you know that you have been finished on FMS. If you have Premium Funded your insurance please take note that the return premium has to be sent to the premium funder to settle your loan which in some cases may lead to a short fall that needs to be paid by the relevant party stated on the agreement. Premium funding will recover any shortfall from you by corresponding with you directly.

I need to make changes to my insurance cover?

If you need to make any changes to your insurance cover, you can do so by emailing us at insurance@jims.net or calling our office on 1300 546 000.

Does my Sub-Contractor need Public Liability?

It is a common occurrence that franchisees and franchisors engage the services of sub-contractors (Independent Contractors) for various tasks. Please be aware that the sub-contractors you engage services of, must have their own public liability insurance. Your public liability policy does not cover any sub-contractors you engage; it will cover only your employee(s). If you are unsure of the difference between a sub-contractor (Independent Contractor) and an Employee, please refer to the link below:

Fair Work Ombudsman <http://www.fairwork.gov.au/resources/fact-sheets/workplacerrights/pages/independent-contractors-andemployees-fact-sheet.aspx>

We can provide a quote to your sub-contractor but not at the Jim's Group rates. Please direct them to our website to obtain a quote - www.jimsinsurance.net.au

*****Please note if your sub-contractor takes out cover via our franchisee system, it will be voided and cancelled accordingly.***

Depreciation Schedule on General Property Policies (Mowing Division Only)

Mowing Depreciation Schedule

Lawn Mowers (less than \$2,000 in value) and all other Equipment

Less than 6 months old – nil depreciation
6 – 12 months – 25% depreciation
12 to 18 months – 50% depreciation
Greater than 18 months – 75% depreciation

Mowers (\$2,000 to \$15,000 in value) and all other Equipment

Less than 12 months old – nil depreciation
12 – 18 months – 25% depreciation
18 to 24 months – 50% depreciation
Greater than 24 months – 75% depreciation

Ride on Mowers (greater than \$15,000 in value) and all other Equipment

Less than 12 months old – nil depreciation
12 – 18 months – 10% depreciation
18 to 24 months – 25% depreciation
24 to 30 months – 40% depreciation
30 to 36 months – 55% depreciation
Greater than 36 months – 70% depreciation