

## Meet Ryan Webber a typical hardworking electrician

After starting his own company, Wired Air Pty Ltd in 2009, he continued to build his business with little thought for his personal or business insurance needs, other than those required to “get on site”.

He was a typical small business owner, overworked and under resourced. Especially when it came to reviewing his insurance needs, which he assumed were covered by the “usual suspects” – workers compensation, superannuation and direct insurance policies set up in isolation as needed.

In 2011 with his business and family commitments growing, Ryan found the time to have his ENTIRE insurance portfolio reviewed, ensuring he had the most comprehensive and cost effective coverage available.

As with most clients, Ryan’s insurance needs were unique, and a standard “off the shelf” policy just wouldn’t do, as Ryan’s idea of fun is riding his motorcycle at over 200km/h on a race track.

With this information Your Risk Adviser was able to negotiate with a leading Australian insurer, to not only include Ryan’s racing activities, but to do so without additional charge.

Fast Forward to Lakeside Raceway, August 2012. Whilst cornering at high speed Ryan came off his bike fracturing his arm, ankle and foot, and was off work for a period of 2 months.

Thankfully Ryan had an insurance policy that was suited to his needs, and received payment for his two months off work straight away\*, based on his injuries and anticipated recovery time.

Whilst not everyone may have the same high octane past times as Ryan, many people do have the same need for a tailored insurance portfolio, a need that can’t be met by the likes of direct insurers or employer organised insurance.

If you would like to discuss your insurance needs, and benefit from the knowledge that only comes from dealing with an experienced insurance adviser, than please contact our office on 1300 815 344 for an obligation free consultation.

We would like to thank Ryan Webber for allowing us to share his story, and wish him the best of luck on the track and in business.

\*Based on satisfactory completion of claim form and provision of supporting documentation



**Adam Pile**, trading as Your Risk Adviser is an Authorized Representative of AMP Financial Planning Pty Limited

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