TradieWives
INSURANCE PARTNER

WEBBER
INSURANCE SERVICES

THE INSURANCE INDUSTRY PARTNER FOR

TradieWives

Webber Insurance Services protects what matters most to tradies, from tools and vehicles to projects and people. We are proud to be the official **insurance industry partner of TradieWives**, supporting the people who keep Australia's trade businesses running.

Our team understands tradies because we work with them every day and have been since 2011. As tradie partners ourselves, we know the pressures tradie wives juggle behind the scenes and the **importance of having the right insurance in place**. That's why our brokers make insurance simple, offering clear advice, **personalised help and genuine support**. From quotes and renewals to managing claims, we take care of your insurance so you can keep the jobs moving smoothly.

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About Us

Meet Your Team

TRICIA

Tricia is an Insurance Broker and a key contact for TradieWives members. She is our specialist tradie insurance broker and, as a tradie's wife and mum herself, she is passionate about helping in any way she can, even outside of traditional business hours.

CAMRYN

Camryn is also an Insurance Broker and a tradie wife-to-be, with her partner working as a carpenter. Calm and supportive, she assists clients with everything from placing cover to guiding them through claims.

CHARLENE

Charlene is our Digital Marketing & Associations Manager, and the first point of contact on the TradieWives socials. As Tricia and Camryn are always busy helping tradie clients with their insurance needs, Charlene connects members with the right broker and makes sure your questions are answered.

Insurance for Tradies

PUBLIC & PRODUCTS LIABILITY

Essential cover for any tradie operating as a business owner or subcontractor. No matter how careful you are, accidents can still happen.

If your work causes property damage or injury to someone else, you could face expensive legal claims, repair costs, or medical bills. Public Liability Insurance is designed to help cover these risks and protect your business.

TOOLS & EQUIPMENT

Your tools are your livelihood. Tools and Equipment Insurance helps cover the cost of repair or replacement if they are stolen, lost, or damaged.

Tool theft is one of the most common issues faced by tradies. Having this cover in place means you can replace your tools quickly and keep working with minimal downtime. Be sure to check the requirements around how your tools are stored and secured.

CONTRACT WORKS (CONSTRUCTION ALL RISK)

Covers a construction project during the build, protecting against events such as fire, storm, theft, accidental damage, or natural disasters. Think of this cover like Home Insurance, which protects the work you are undertaking.

Policies can also include cover for Public Liability, protection for existing buildings, and tools and equipment. This insurance is often a requirement of contracts you may enter with your client.

PLANT & EQUIPMENT

Plant and Equipment Insurance protects larger items like excavators, skid steers, forklifts, and trailers.

Whether you own, lease, or hire out plant and machinery, the right cover ensures protection against theft, damage, breakdown, transit risks, and even financial losses from downtime. It is essential to ensure that your policy aligns with how you use your equipment.

Insurance for Tradies

BUILDERS WARRANTY

Also known as Building Indemnity, Domestic Building Insurance, or Home Building Compensation Fund, this cover is required in certain states for licensed builders carrying out projects over a set value.

Each state is different, however, it generally protects the homeowner if a builder cannot complete the work or fix the defects. At Webber Insurance, we are licensed to arrange this cover in SA and can also access cover through our broker partners in other states (except QLD).

PERSONAL ACCIDENT & SICKNESS

If you are injured or unwell, you may not be able to work but your expenses will continue. Personal Accident and Sickness cover can provide a regular income while you recover.

A wide range of cover options are available, including some that can only be accessed through a Risk Advisor. Please see the next page for more details.

COMMERCIAL MOTOR VEHICLE

For tradies, a work vehicle is often more than transport. It is also storage for tools and equipment. Commercial Motor Vehicle Insurance covers your vehicle, any trade-specific modifications, and trailers or road-registered items. However, not all policies are the same.

Making sure your business vehicle and tools are covered correctly can provide access to benefits such as windscreen repairs, hire cars, signwriting replacement, and cover for multiple drivers within your business.

BUSINESS & OFFICE

Business and Office Insurance is designed to protect the physical and financial side of your business. It can cover your office or workshop, business contents, stock, and loss of income following events such as fire, theft, or storm damage.

This cover can also include Business Interruption Insurance, which helps maintain cash flow going if your business operations are disrupted by an insured event.

Insurance for Tradies

PROFESSIONAL INDEMNITY

Professional Indemnity Insurance covers you if a client claims they suffered a financial loss due to your professional advice, design, or negligence.

It is increasingly common for larger contracts to require tradies to hold this cover, especially when design and construction work is involved. Some states and occupations require Professional Indemnity Insurance for registration.

MANAGEMENT LIABILITY

Management Liability Insurance protects business owners and managers against risks that come with running a business, such as employment disputes, workplace health and safety breaches, or mismanagement claims.

It can cover legal costs, penalties, and compensation payments. As legal insurance regulations vary between states regarding what can be insured, it's important to contact us with any questions.

CYBER LIABILITY

Cyber Liability Insurance helps protect your business if it suffers a cyber-attack, data breach, or online fraud.

Even small trade businesses can be targeted, with social engineering (scams that trick people into giving away money or information) being one of the most common risks. This cover helps with costs such as data recovery, business interruption, and payments made to third parties who aren't who they say they are.

WORKERS COMPENSATION

Workers Compensation is a compulsory insurance that protects your employees and or contractors if they are injured or become ill due to their work.

It covers medical expenses, rehabilitation, and lost wages. If you employ staff, you are legally required to hold this cover, with requirements varying between states and territories. We can assist with policies in WA, TAS, NT, and ACT, while the other states are arranged directly with the insurer.

REFERRAL PARTNER: STEADFAST LIFE

We partner with **Steadfast Life Insurance** and their fantastic female advisors, who specialise in helping individuals and businesses with tailored life insurance solutions.

PERSONAL INSURANCE

Protect yourself and your family if the unexpected happens:

- **Life Insurance** - Lump sum payment to your family if you pass away
- **TPD Insurance** - Covers permanent disability and loss of ability to work
- **Trauma Insurance** - Lump sum for serious illness like cancer, stroke, or heart attack
- **Income Protection** - Ongoing income if you can't work due to illness or injury (tax deductible*)

BUSINESS PROTECTION

Safeguard your business from unplanned events:

- **Key Person Insurance** - Keeps the business stable if a key staff member passes away
- **Buy/Sell Insurance** - Provides funds for partners to buy out an exiting partner's share
- **Guarantor Protection** - Pays off business loans if a guarantor is unable to
- **Business Expenses Insurance** - Covers running costs if the business owner can't work

Ask us about a referral to Steadfast Life for personal advice tailored to your needs.

Webber Insurance Services licensed to provide General Insurance products & advice only.
Steadfast Life is licensed to provide Life products, including investment and life insurance products under AFSL 421094.

*Check with your accountant.

Webber Also Assists You With

INSURANCE PREMIUM FUNDING

We can provide Insurance Premium Funding to give our clients flexibility when making their insurance payments.

Cash Flow Friendly - Avoid large upfront payments
Bundle Policies – Pay multiple policies in one regular instalment
Flexible Payments – choose instalments over 6, 8, or 10 months
Multiple Payment Options – pay by direct debit or credit card
Business Friendly – interest may be tax-deductible (check with your accountant)
Easy Online Application – No paper forms to set up

Premium funding is not a free monthly instalment option. Interest and fees apply. Webber Insurance can provide factual information about the cost, terms, and process for premium funding, but we cannot provide financial advice on whether premium funding is suitable for you. If you require personal financial advice, you should speak with a licensed financial advice provider or the premium funder directly.

The Claim Process

1

CALL US – 1300 932 237

It it important to call us as soon as you are aware of a claim or circumstance.

2

CLICK HERE

To complete the notification form on our website or visit: webberinsurance.com.au/professional-indemnity-claim-form

3

LEAVE IT WITH US

We will maintain communication with you as your claim progresses.

THE MORE INFORMATION YOU PROVIDE THE STRONGER THE SUPPORT FOR YOUR CLAIM WILL BE.

If the unfortunate does occur, have peace of mind that we are here to assist. Our team of insurance professionals will work with you throughout the entire claims process to get you back on your feet as soon as possible and with minimal hassle.

COMPLAINTS OR ALLEGATIONS

If you receive a written complaint or allegation against you, **do not respond directly**. Any response could potentially be used against you and may negatively affect the outcome of your claim. Instead, forward the details to us immediately so we can assist you in handling the matter appropriately.

DAMAGE CAUSED BY A THIRD PARTY

If your property or vehicle has been damaged by another party, try to **collect as much information as possible** about the person or business responsible. This may include:

- Full name
- Business name (if applicable)
- Phone number
- Address
- Email address
- Insurance details
- Vehicle details (if relevant)

Contact Us

As a TradieWives member, you can connect with us in a way that suits you best:

E-mail	tw@webberinsurance.com.au
Tricia	0415 978 878
Phone	1300 932 237
WhatsApp	0426 664 117
Facebook Messenger	www.facebook.com/Webberinsurance/
Livechat	Chat on our website

EXPLORE OUR TRADIEWIVES PARTNER PAGE:

webberinsurance.com.au/tradiewives

Webber Insurance Services is a General Insurance broker and is licensed to provide Insurance advice.
The information contained in this document is general in nature and you should consider your own personal circumstances.

WEBBER INSURANCE SERVICES PTY LTD
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We look forward to working with you & the TradieWives community!