

# Unlock your cash flow potential

Why premium  
funding is the best  
way to manage  
your business  
insurance expenses







# HUNTER

Premium Funding

**Today, businesses need easy access to cash flow more than ever. Simply put, more cash flow affords you more ways to prepare, and more opportunities to grow.**

Premium funding unlocks your cash flow potential by allowing you to pay your business insurance premiums in convenient monthly instalments, rather than one significant annual lump sum.

**The unique advantages of a premium funding solution include:**

- ✓ A fixed rate loan – protecting you from interest rate fluctuations
- ✓ Easy online application and fast approval process
- ✓ No Directors' guarantees or additional collateral requirements
- ✓ Additional line of credit – free up cash and preserve your existing credit facilities
- ✓ Flexible loan terms including easy funding of mid-term premium adjustments
- ✓ Interest repayments may be tax deductible

When you choose premium funding, your insurance premiums are paid on your behalf, by the due date, to your nominated insurance broker. You can choose to combine multiple insurance premiums across multiple insurers and pay us back in single regular instalments.



# Why choose Hunter Premium Funding

With over 45 years' experience, we're one of Australia and New Zealand's leading specialist premium funders.

Hunter Premium Funding is proud to be an accredited member of the Australian Financial Industry Association Insurance Premium Funding code of practice.

This, our industry's ultimate tick of approval, represents our commitment to delivering:

- ✓ Dedicated customer support
- ✓ Financial hardship assistance
- ✓ Transparency of costs and disclosures

**To see how Hunter Premium Funding  
can help your business, speak to your  
insurance broker.**

Ready For Today,  
Prepared For Tomorrow.