

Free Insurance & Risk Audit for Indigenous Organisations

No obligation, confidential, limited availability.

Delivered in partnership with First Nations News.

As a Foundational Partner of First Nations News, Aviso Specialty is offering a complimentary, confidential Insurance and Risk Audit for Indigenous organisations and corporations, ahead of your next renewal.

This is not a generic broker review. Our team brings a deep understanding of how Indigenous organisations and corporations operate across governance, community programs, funding agreements, land management, cultural activities and remote service delivery.

This helps to ensure you are reviewing your insurance coverage and risks in full.

WHY REVIEW BEFORE RENEWAL?

Many organisations roll over policies each year without knowing:

- Where cover no longer reflects your operations and activities
- Which exclusions could block a claim
- Whether limits still align with funding, contracts and/or growth
- If new risks have emerged (e.g. transfer of assets, cyber, governance, volunteers, events)
- Whether Elders, Directors and volunteers are properly defined

Insurance often becomes the gatekeeper to opportunity – potentially affecting tender eligibility, funding compliance and board confidence.

A short pre-renewal audit gives you time to fix issues before renewal - not discover them after a loss.

What you receive

1. SNAPSHOT

A clear, visual overview of your insurance and risk position:

<p style="text-align: center;">GREEN: ADEQUATE</p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;">Cover broadly aligns with operations and exposures.</p>	<p style="text-align: center;">AMBER: NEEDS ATTENTION</p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;">Improvements recommended (limits, wording, documentation, controls).</p>	<p style="text-align: center;">RED: HIGH RISK/GAPS</p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;">Material exposure, exclusion or misalignment that could impact claims, funding or governance.</p>
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All designed to be understood in minutes by management and the board.

	Low Impact	Medium Impact	High Impact
Low Likelihood	Monitor	Acceptable	Review
Medium Likelihood	Acceptable	Needs Attention	High Risk
High Likelihood	Needs Attention	High Risk	Critical

2. INSURANCE & RISK GAP ANALYSIS

We identify:

- Coverage gaps and/or overlaps
- Key exclusions and restrictive wordings
- Under- or over-insurance
- Contractual and funding exposures/considerations
- Governance and management liability risks
- Risk controls that may reduce premiums or strengthen claims defensibility

3. RECOMMENDED ACTIONS

Immediate (Before Renewal)

- Address red-rated gaps
- Review limits and exclusions
- Update declarations and disclosures

Next 90 Days

- Strengthen risk controls
- Align insurance with funding agreements
- Improve documentation and reporting processes

Strategic/Long-Term

- Annual structured insurance review framework
- Board-level risk visibility reporting
- Integrated governance alignment

BOOK A CONFIDENTIAL CONVERSATION

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