

# Frequently Asked Questions

CGU has a suite of online risk management tools called Risk Radar™. Below are answers to some frequently asked questions regarding this tool.

For more information on any of the products in the Risk Radar suite, please contact CGU on 1300 138 601, 9am-5pm EST, Mon to Fri, or send an email to [safety@cgu.com.au](mailto:safety@cgu.com.au) anytime and a response will be sent to you the next business day.

## 1. What is Risk Radar?

Risk Radar is CGU's suite of online risk management tools. These tools are simple to use, are questions-based and help a customer to identify and reduce risk in their own business.

Risk Radar provides a personalised assessment of risk and action plans to help reduce it. Farm Risk Radar was developed with farmers, industry bodies and Government departments to make sure we have covered some of the most important elements in managing farming risk.

## 2. Why should I use Risk Radar?

- You find your business practices are slow, frustrating and costing you money.
- You may find you haven't got control over business operations.
- You might not have the right resources to manage risks.

Risk Radar can help you get **efficient** and start **saving** you money.

Risk Radar may help you to:

- **Avoid** paying higher insurance costs
- **Gain some understanding** of your business risk so that you can take action to manage them – helping you get peace of mind.
- **Protect** your most important assets – you, your people and your business
- Gain **confidence** that you are meeting your industry compliance

## 3. How much will Risk Radar cost me?

Access to one of the Risk Radar applications is an additional benefit of insuring with CGU. It will have no impact on your premium when you renew your insurance policy.

(Note: Your premium may increase or decrease for other reasons, such as inflation, changes to taxes and charges, changes to your insurance cover or personal circumstances and general claims trends.)

## 4. How does Risk Radar work?

Risk Radar is modularised with all questions grouped to make it easier to answer. Simply click on the module and progress through each question. Tick that boxes that apply to you in your workplace or business.

You will achieve non conformance, partial conformance or full conformance based on the boxes you ticked for each question.

Your results are displayed in the radar graph - you can save, print or email your graph to see your compliance at a glance.

We have tailored action plans that have resources attached to help you in managing your risks and taking steps to protect your business.

It will take approximately 1.5 hours when your first use Risk Radar, you can stop and start whenever you like. After that it will only take a short time. We recommend that you go through the tool at least twice a year.

You can use your Risk Radar application regularly to monitor how your risk performance is improving and to prevent new areas of risk emerging.

## 5. How will you use the information I put into Risk Radar?

The information you provide through any tool in the Risk Radar suite is confidential.

CGU, as part of Insurance Australia Group, is committed to protecting your privacy. CGU will not share personal information you provide through Risk Radar with third parties without your permission. CGU will also not use any personal information you provide through Risk Radar as part of its insurance pricing or selection processes without your permission.

CGU is committed to reducing risk in the community and will share general information and trends identified through Risk Radar with its customers and stakeholders. However, any published information will be high-level 'grouped' data and will not identify you in any way.

## 6. Will you use information from Risk Radar to assess my premium?

No. The information you provide through any of the Risk Radar applications is confidential and will not be used by CGU as part of its insurance pricing and selection processes unless you specifically ask us to.

## 7. Can my friends use my Risk Radar login to access Risk Radar themselves?

No. If your friends are CGU Insurance customers, they should contact their insurance broker or adviser to obtain their own confidential login for a Risk Radar application but they cannot use yours.

Your username and password are unique. You must keep your username and password confidential and must not disclose them to anyone without our consent.

## 8. How long will I be able to use Risk Radar?

You will continue to have access to your Risk Radar application as long as you continue to insure through CGU. This is because Risk Radar is an additional benefit that comes from insuring with us.

By continuing to use the Risk Radar you will be able to track improvements to your risk management performance over time as well as manage emerging risks.

## 9. What should I do if I want to increase or change my insurance cover as a result of completing a Risk Radar risk assessment?

Please contact your insurance broker or adviser who will provide you with assistance and advice about your insurance needs.

## 10. Where can I get help using a Risk Radar tool?

For more information about Risk Radar™ visit our website [www.cgu.com.au/riskradar](http://www.cgu.com.au/riskradar).

# Farm Risk Radar

## 11. Will I pay more to if I have a Countrypak and access to Farm Risk Radar?

No. Farm Risk Radar is an additional benefit of insuring your farm with CGU. Access to Farm Risk Radar will have no impact on your premium when you renew your insurance policy.

(Note: Your premium may increase or decrease for other reasons, such as inflation, changes to taxes and charges, changes to your insurance cover or personal circumstances and general claims trends.)

## 12. What is Countrypak?

Countrypak is our improved farm insurance policy. It was put together following consultation with farmers and includes many new benefits such as:

- Higher limits for domestic buildings and contents.
- Cover for mobile phones and laptops.
- Automatic cover to \$200,000 for new farm buildings.
- Theft of livestock.

All CGU Farm Insurance customers have been automatically been upgraded to Countrypak and are entitled to use Farm Risk Radar.

For more information on Countrypak, go to [www.cgu.com.au/countrypak](http://www.cgu.com.au/countrypak) or call your insurance broker or adviser.

We'll send you your new CGU Countrypak policy booklet with full details of its additional benefits when your policy is due for renewal. Alternatively, you can download a copy of the policy at [www.cgu.com.au/countrypak](http://www.cgu.com.au/countrypak).

## 13. What if I want Countrypak but don't want Farm Risk Radar, will my premium be reduced?

No. Farm Risk Radar is an additional benefit that comes from insuring your farm with CGU. Your premium will be the same whether you choose to use Farm Risk Radar or not.

## 14. How can farm help with my environmental practices?

Farm Risk Radar was written in consultation with key farmers and others in the farming community. The NSW Department of Energy and Climate Change contributed to the extensive environmental section in the tool. It provides you with all the resources you need to make some real differences with your farming practices.

# Motor Fleet Risk Radar

## 15. Why should I use Motor Fleet Risk Radar?

In addition to the benefits of all Risk Radar products generally, Motor Fleet Risk Radar may help you:

- Formalise fleet management policies.
- Improve claims performance.
- Reduce direct and indirect fleet management costs.

**Risk is Everyone's Business**