



CLASSES OF INSURANCE AVAILABLE

The following types of insurance are available to you and includes those which you may have already insured. It should be noted that this list does not include all types of policies available in the various insurance markets. Availability of some classes may be subject to market conditions at the time.

As business is constantly changing, we recommend these areas be reviewed regularly to ensure that it is still appropriate for the Company to carry the risk.

If you would like more information on any of the following or any other class of insurance, please contact us and we will provide details as soon as possible. We would welcome the opportunity to discuss them and obtain quotations for your consideration.

CLASS OF INSURANCE / RISK

PROPERTY

- Farm
- Fidelity Guarantee
- Fire & Extraneous Perils
- General Property
- Glass Breakage
- Householders
- Industrial Special Risks
- Landlords/Landlords Protection
- Loss of Rent
- Money
- Personal Valuables/Jewellery
- Strata Plan
 - Residential
 - Commercial
- Theft/Burglary

CONSEQUENTIAL LOSS/BUSINESS INTERRUPTION

- Advance Profits
- Consequential Loss/Business Interruption

LIABILITY

- Association Liability
- Commercial Legal Expenses
- Defamation
- Directors' & Officers' Liability
- Employment Practices Liability
- Public Liability
- Products Liability
- Intellectual Property/Patent Protection/Copyright
- Management Liability
- Pollution/Environmental Impairment Liability
- Products Guarantee
- Products Recall
- Professional Indemnity
- Run-Off Liability (ie Professional Indemnity, Management Liability, Cyber Liability etc)
- Ship Repairers Liability
- Statutory Liability (Fines & Penalties)
- Stevedoring Liability
- Superannuation Fund Trustees' Liability
- Umbrella Liability
- Warranty

MOTOR

- Own Damage
- Third Party Property Damage
- Compulsory Third Party (CTP)
- Plant & Machinery
- Caravan

WORKERS COMPENSATION

- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia
 - Domestic Workers' Compensation

ENGINEERING

- Boiler & Pressure Vessel Explosion
 - Business Interruption
 - Deterioration of Stock
- Machinery Breakdown
 - Business Interruption
 - Deterioration of Stock

COMPUTER

- Computer Crime
- Computer & Electronic Equipment Breakdown
- Cyber Liability
- Information Technology

MARINE

- Carriers' Liability
- Charterers' Liability
- Commercial Hull
- Owner Liabilities
- Non-Owner Liabilities
- Pleasure Craft
- Transit/Cargo
 - Inland
 - Overseas
- Protection & Indemnity

CONSTRUCTION

- Advanced Profits
- Bonds
- Construction
 - Property
 - Liability
- Contract Penalties/Liquidated Damages
- Profits

AVIATION

- Hull
 - Owner Liabilities
 - Non-Owner Liabilities
- Airport Owners/Hanger Keepers
- Aviation Charters Liability
- Loss of License (Pilots)

EMPLOYEE BENEFITS

- Corporate Travel
- Disability
- Keyman
- Journey Injury (non-Workers' Compensation)
- Personal Accident/Sickness/Illness
- Personal Travel
- Trauma
- Voluntary Group Accident Schemes

MISCELLANEOUS

- Bonds (Non-Construction)
- Cancellation/Abandonment
- Confiscation & Expropriation
- Crop
- Export Credit
- Extortion
- Home Warranty
- Jewellers' Block
- Kidnap & Ransom
- Livestock/Bloodstock/Farm Pack
- Malicious Product Tamper
- Pluvius/Weather
- Political Risks (Assets & Contracts)
- Taxation Audit
- Trade Debtors/Credit