Agency Overview

Risk Appetite Snapshot



Who we are

Our agencies specialise in markets and risks that can be challenging for you and your clients.

In this brochure we provide an overview of seven of our underwriting agencies so you can better understand their risk appetite.



We can assist you with the following classes:

- **Association Liability**
- **Business Insurance**
- **Commercial Property**
- Farm Insurance & Farm **Property**
- Prestige Home & Contents
- Machinery & Electronic Equipment

- Management Liability
- Motor
- Public & Product Liability
- Professional Indemnity
- Standalone Business Interruption

To find out more contact our Market Management team

salesteam@steadfastagencies.com.au 02 9307 6600











argis.com.au

At ARGIS, we are experts in arranging straightforward insurance cover for full-time primary producers. With a comprehensive package including cover for domestic property, farm buildings and contents, vehicles and equipment, your clients can manage their farm operations with confidence, knowing they have got the right protection in place.

dawes.com.au

Speak to the experts in arranging specialist car and motorcycle insurance. At Dawes, we've been fine-tuning our specialised vehicle insurance for over 35 years - with a wide range of products available to protect your clients' valuable assets

We understand that cars and bikes are as unique as the people who drive them and we believe our broker platform and insurance offering contain features not found elsewhere on the prestige motor insurance market.

iua.com.au

Interruption Underwriting Agencies (IUA) are the experts in arranging business interruption insurance. The IUA Interruption Insurance policy is designed to get your clients back on their feet sooner. Since 1987 IUA has been covering a broad range of businesses across various industries. With the experts in business interruption on your side, you can help your clients keep their businesses operating despite a setback.

mansions.com.au

Mansions have over 25 years' experience in the Australian market arranging home and contents insurance for clients with high value and unique properties.

Our philosophy is to arrange premium cover which includes high limits of cover for your clients' assets. The Mansions team aims to minimise the inconvenience and hassle of potential claims.







miramaruw.com.au

We believe that businesses should have access to insurance solutions that are as individual as they are. Far from a one-size-fits-all approach, we think outside the box to deliver responsive service, intuitive advice and tailored policy coverage.

Miramar can arrange innovative underwriting solutions for property, liability and engineering risks to protect businesses against financial loss.

pintunderwriting.com.au

With origins dating back to 2018, Pint Underwriting formerly known as Fenton Green, provides boutique hospitality solutions in the insurance market for our trusted partners.

Our unique ability to consider regional hospitality risks Australia-wide and a large underwriting capacity backed by certain underwriters at Lloyd's, means Pint Underwriting can raise the bar for vour clients' businesses.



procover.com.au

An unsatisfied customer can lead to an expensive lawsuit, which could seriously damage your client's business and reputation - even when they're not at fault. At Procover, we know how to protect your clients' professional exposure, with a suite of financial line products across construction, engineering, miscellaneous and IT risks, hard to place risks, excess of loss and excess layer support.



Cover designed for Australian farmers

ARGIS has been arranging comprehensive insurance cover for farmers and primary producers across Australia for nearly 30 years. Our dedicated team is ready to guide you at every step of the process.

ARGIS offers to arrange comprehensive insurance solutions that cover the key risks farmers face, while still being flexible enough to meet their unique needs.

As specialists with a sole focus on farm insurance, the underwriting agency has been able to develop a deep understanding of Australian farmers and their business requirements.

ARGIS works closely with brokers like you, giving your clients access to our insurer, underwriters and claim specialists, helping you to provide your farming clients with broad cover and service.



Why choose cover with ARGIS



Competitive pricing

Our pricing model enables us to offer competitive quotes, tailored to suit the kind of cover required.



Dedicated service

Our dedicated underwriting team is ready to guide you at every step of the process.



Online quotes

Check your clients' eligibility instantly, then request a quote using our Online Quote Request Form – saving you time and hassle.



Simplified processes

With all ARGIS underwriting centralised in one location (at our Farm Centre in Melbourne), we are uniquely placed to offer dependable service.

Cover offered

The ARGIS Farm Extra Insurance product is designed to provide comprehensive cover to full-time primary producers in Australia, and includes the following sections:

- **Dwelling and Contents of Dwelling**
- Farm Buildings
- Farm Contents and Theft
- Farmers' Liability

- Private, Farm and Business Vehicles
- Fire: Fencing, Farm Machinery and Sundry Items
- Fire: Livestock
- Machinery Breakdown



ARGIS can assist with arranging cover for the following occupations:

- **Beef Cattle Farming**
- Sheep Farming
- **Dairy Cattle Farming**
- Mixed Grain, Sheep & Beef Cattle Farming
- Vegetable Growing
- Rice Growing
- Sugar Cane Growing
- **Cotton Growing**
- **Grape Growing**
- **Berry Fruit Growing**
- Apple & Pear Growing
- Stone & Citrus Fruit Growing
- Other Fruit & Tree Nut Growing
- Olive Growing
- Beekeeping
- **Nursery Production**
- Floriculture Production

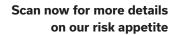
Risks usually declined:

- Hobby/Lifestyle Farms
- Horse Studs, Horse Agistment and/or Horse Training
- **Poultry Farming**
- Pig Farming
- **Commercial Feedlots**
- Aquaculture

Contact us

1300 794 364 argis@argis.com.au argis.com.au







This advertisement is intended for insurance intermediaries only. The contract of insurance is issued by SGUAS Pty Ltd t/as ARGIS Insurance (ABN 15 096 726 895, AFSL 234437) ('ARGIS') acting under a binding authority as an agent for Pacific International Insurance Pty Limited (ABN 83 169 311 193, AFSL 523921) ('Pacific'), the insurer of the product. Terms, conditions, limits and exclusions apply to the product referred to above. Any information contained above is general advice only and has been prepared without taking into account your client's objectives, financial situation or needs. Your client should consider these, having regard to the appropriateness of this advice, the Product Disclosure Statement ('PDS'), Target Market Determination ('TMD') and Financial Services Guide ('FSG'), which can be obtained by contacting ARGIS on 1300 794 364 or visiting www.argis.com.au before deciding to acquire, or to continue to hold the ARGIS product.



Specialists in arranging car and motorcycle insurance

When it comes to finding the right insurance cover for prestige and exotic vehicles, you don't want to depend on just any insurer.

At Dawes, we've been fine-tuning our specialist vehicle insurance for over 35 years, and we have a wide range of products available to protect your clients' valuable motor vehicle and motorcycle assets.

As a dedicated motor vehicle underwriting agency, we can assist with arranging your customers' insurance cover, quickly and effectively. We aim to save you time and effort, so you can focus on delivering highquality service to your clients.



Why arrange insurance with Dawes



Flexible excess options*

Your client has the option to increase their excess[^] which may help reduce the premium on their Comprehensive Motor Vehicle insurance.



Personal service

Get expert support when you need it and deal directly with specialists in prestige, exotic, and classic vehicles & motorcycles.



Flexible cover

We know every vehicle and driver is unique, which is why we offer tailored levels of cover.



Streamlined claims

We have engaged an experienced motor claims team to make your claims process as efficient as possible.



Fast turnaround

Using our fast online portal 'Simplafy Connect', you'll usually get a reply within a business day.



Specialist repair network

Your client can choose their own repairer or Dawes can arrange repairs. If Dawes authorises repairs, the quality of workmanship and materials is guaranteed for the life of the vehicle.

^{*} Flexible excess is not available for some motor vehicles, motorcycles, or limousine policies.

[^] Range of excess choice is dependent on type of vehicle being insured.



Dawes is dedicated to arranging insurance cover through insurance intermediaries for specialist vehicle risks including:

- Exotic / High-value vehicles
- Classic vehicles
- Prestige vehicles
- Modified vehicles[^]
- Performance Import vehicles
- US Pick-Up Trucks*
- Stretch limousines / Hearses
- Motorcycles (excluding Dirt Bikes)
- Storage cover for race cars
- Hot rods/street machines
- Kit cars

We arrange cover through insurance intermediaries for specialists vehicle risks, unique vehicles and tailored needs, steering clear of standard motor insurance offerings including dry hire or business utility coverage.

Simplafy Connect

A dynamic management tool that improves speed and flexibility and simplifies the process of obtaining first-class insurance cover for your client's motor vehicles and motorcycles.

Simplafy Connect can enhance your service capabilities and strengthen relationships with your clients:

- Seamless self-management of policies across their lifecycle
- Access and manage all policy-related documents
- Faster process times and enriched functionality
- Type as-you-go address validation
- Comprehensive search engine
- Rego search tool to validate vehicle details

Contact us

If you are seeking insurance for your clients' prestige, exotic, classic car, or motorcycles, then submit a quote to Dawes via our Simplafy Connect online portal. If you are unsure whether you have a log in or not, please contact the Dawes Team on 1300 188 299 or insure@dawes.com.au.

Please note that Dawes only accepts quotation requests from insurance intermediaries.

This article has been prepared by Dawes. Information contained in this article is accurate as at 1 May, 2024 and may be subject to change. In some cases information has been provided to us by third parties and while that information is believed to be accurate and reliable, its accuracy is not guaranteed in any way. Any opinions expressed constitute our views at the time of issue and are subject to change. Neither Dawes, nor its employees or directors give any warranty of accuracy or accept responsibility for any loss or liability incurred by you in respect of any error, omission or misrepresentation in this article.



Scan now for more details on our products risk appetite



[^] Modified vehicles need to meet our underwriting and risk appetite criteria. * US pick-up trucks for private use only

This document is intended for insurance intermediaries only. Dawes Underwriting Australia Pty Ltd t/as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) ('Dawes'), is an Authorised Representative of SGUAS Pty Ltd (ABN 15 096 726 895, AFSL 234437) ('SGUAS'), who in turn acts under a binding authority as an agent for Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708) ('Allianz'), the insurer of the products. Terms, conditions, limits and exclusions apply to the products referred to above. Any information contained above is general advice only and has been prepared without taking into account your client's objectives, financial situation or needs. Your client should consider these, having regard to the appropriateness of this advice, the relevant Product Disclosure Statement, Target Market Determination and Financial Services Guide, which can be obtained by contacting Dawes on 1300 188 299 or visiting www.dawes.com.au before deciding to acquire, or to continue to hold any Dawes' product.



Business interruption specialists

Interruption Underwriting Agencies (IUA) has been helping Australian business owners get back on their feet since 1987.

As business interruption specialists, we help make sure a financial setback for a business doesn't result in permanent loss or closure - by keeping cash flow running smoothly throughout an interruption of trade.

We understand that business is all about relationships - between brokers and underwriters, and between you and your clients, so we offer personal service that supports you in arranging cover for your clients they can rely on to help them when things don't go to plan.



Why choose cover with IUA



Capacity for tailored cover

We understand that each business is different, so we can customise the IUA Interruption Insurance Policy cover to meet the needs of particular clients.



Insured gross profit

We take the hard work out of calculating and explaining the sum insured. When we prepare a quotation, new business or renewal, we provide a detailed worksheet for you to reference and share with your client.



Claims paid weekly

Weekly payment of claims settlement whenever practicable.

Benefits

- No average cover can be tailored to the insured's needs.
- No excess or waiting period for Additional Benefits such as Public Utilities and Prevention of Access compared to a traditional business pack of 48 hours +
- Flexible Indemnity Periods (your client only pays for the length of cover they need - minimum 13 weeks).
- Cover for loss resulting from Damage to Property away from the Premises.

- Up to \$15,000,000 event limit.
- Simple formula for calculating Sum Insured.
- Agreed Rate of Insured Gross Profit Percentage.

The intention of the IUA Interruption Insurance is to assist the insured return to their financial position had no loss incurred.



IUA can assist with arranging cover for the following occupations:

- Hospitality
 - Accommodation
 - Cafes
 - Restaurants
 - Catering
 - Take Away Food
 - Clubs
 - Pubs, Taverns, Bars
 - Take Away Food
 - **Reception Centres**
- Trades and Services
- Recreational Services and Sport
- Professionals / Office Risks
- Health and Community Services
- Manufacturing
- Wholesale
- Retail
- Loss of Rent for Landlords / Property Owners

Risks usually declined:

- Commercial laundries
- Country hotels
- EPS (by referral only)
- Self Storage
- Personal Services (brothels, massage parlours, etc.)
- Agriculture (animals, livestock, farming, trees, growing crops and vines)
- Recycling
- Aerosol Manufacturing
- Mining
- **Advanced Profits**
- Nurseries wholesale
- Sawmills
- Petroleum, Coal, Chemical and **Associated Product Manufacturing**
- Government
- Railways and Aviation
- Night Clubs
- Schools
- Amusement and Theme Parks
- Caravan Parks
- Hostels

Contact us

02 9307 6655 underwriting@iua.com.au iua.com.au



All business insurance policies aren't created alike. Scan now for more details. How do we compare?





Premium home and contents insurance solutions

Mansions has over 25 years of experience in the Australian market, arranging home and contents insurance for clients with highvalue and unique properties.

Our philosophy is to arrange premium insurance, which includes high limits of cover for your clients' assets. The Mansions team aims to minimise the inconvenience and hassle of potential claims.



Mansions Executive Insurance covers



Home and Contents

Designed to meet the individual and sophisticated requirements of high networth clients and their families.



Private Collections (optional)

Mansions Executive Insurance has capabilities and options to meet most clients' requirements.



Legal Liability

Insures against claims for compensation individuals may become legally liable to pay a third party.



Family CyberSecure

Mansions Executive Insurance provides cover for individuals and their families to protect against common cyber crimes.

There are certain qualities and characteristics that help us determine whether a client falls within our risk appetite

A summary of our risk appetite appears on the next page.



Client attributes

We target individuals who are:

- Affluent
- Risk aware
- Honest
- Willing to implement risk management recommendations and requirements.
- Domiciled in Australia i.e. reside in Australia for more than 50% of the year and are a resident for tax purposes.

Risk appetite

Minimum sums insured

The following minimum sums insured apply to the primary residence.

For an owner-occupied home with contents:

- Home sum insured (including other structures) \$2,000,000; and
- Contents sum insured \$300,000.

For an owner-occupied unit or property your client occupies as a tenant:

Contents sum insured \$500,000.

Geographic factors

Acceptable Targeting major capital cities Located below 26th parallel

Require further consideration

Rural/remote properties

Unacceptable

Bushfire exposed properties Properties with flood exposure greater that 1% AEP (Annual Exceedance Probability)

Contact us

1300 738 308 (option 2) mansions@mansions.com.au mansions.com.au



Scan now for more details on our product's risk appetite



This document is intended for insurance intermediaries only. The Mansions Executive Insurance PDS is issued and underwritten by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) ('QBE'). SGUAS Pty Ltd t/as Mansions of Australia (ABN 15 096 726 895, AFSL 234437) ('Mansions') is authorised to distribute the Mansions Executive Insurance PDS on behalf of QBE. Any advice provided is general only and has been prepared without taking into account your client's objectives, financial situation or needs and may not be right for your client. Your client should read the Mansions Executive Insurance Product Disclosure Statement ('PDS'), Target Market Determination ('TMD') and Financial Services Guide ('FSG'), which can be obtained by contacting Mansions on 1300 738 308 or visiting www.mansions.com.au before deciding to acquire, or to continue to hold this product.

M miramar

We think differently to deliver better outcomes

We believe that businesses should have access to insurance solutions that are as individual as their businesses are. Far from a one-size-fits-all approach, we think outside the box to deliver responsive service, intuitive advice and arrange tailored policy coverage.

By valuing relationships and taking the time to truly understand your client's needs, you can trust that Miramar insurance solutions are the right ones.

Our commitment to innovation, communication, and fit for purpose insurance solutions have led to our products winning awards that are recognised year after year by the brokers we work with.



The Miramar difference

Miramar distinguishes itself in the Australian underwriting landscape, due to its:



Experience and expertise

At Miramar, every staff member is an expert, empowered to make fast and informed decisions.



A deep commitment to your relationship

We value your client's business, but most of all, we value our relationship with you as a trusted advisor and partner.



Insurance innovations

The Miramar insurance policies can be tailored to meet the ever-changing risks that businesses face.



Focus on finding a solution

Miramar try to arrange the cover your clients' need, but in the event that we can't, we will do our best to suggest an alternate solution.





Miramar Property Insurance provides comprehensive cover for property damage together with cover for business interruption for small to medium-sized organisations. Miramar standalone products can offer cover to fill a specific need-plus competitive market rates for bundled products for greater protection.

Miramar property insurance products

- Miramar Business Insurance
- Miramar Asset Protection (MAP) Insurance
- Miramar ISR Insurance Mark IV
- Miramar SCTP Industrial Special Risks Insurance

Risk appetite

A small sample of target occupations:

- Aged Care Facilities / Nursing Homes
- Childcare
- Freight Forwarders excl. High Hazard
- General Engineering
- Hardware Retail and Wholesale
- Importers and Wholesalers
- Licensed Clubs (Property Only)
- **Medical Clinics**

- Motels
- Retail Organisations Scheme Business
- **Property Owners:**
 - Factory / Industrial
 - Homemaker Centres
 - Retail / Shopping Strips
 - **Shopping Centres/ Factory Outlets** (Property Only)
 - Warehousing / Import / Wholesale (non-hazardous)
- Supermarkets (Property only)
- Cold Storage EPS
- Food Industry EPS

Contact us

Contact one of our underwriters to discuss whether a risk fits within our very broad appetite.

02 9307 6600 property@miramaruw.com.au miramaruw.com.au



Scan now for more details on our products



M miramar



Liability insurance

The Miramar General and Products Liability Insurance and Miramar SCTP General and Products Liability Insurance Policies provide extensive coverage for businesses across various industries, ensuring your clients are shielded from unforeseen liabilities that may arise during their business operations. From manufacturing to retail, construction to property owners, the Policies offer coverage against bodily injury, property damage, and legal expenses stemming from third party claims.

Miramar liability insurance products

- Miramar General and Products Liability Insurance
- Miramar SCTP General and Products Liability Insurance
- Miramar Association Liability Insurance

Risk appetite

A small sample of target occupations:

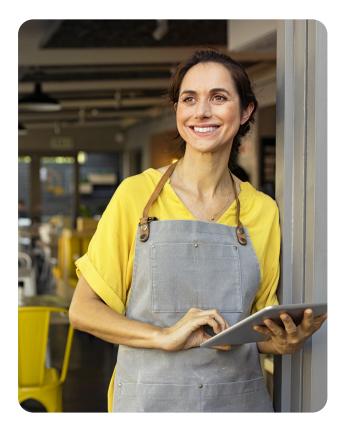
- Accommodation/Restaurants
 - Motels
 - Restaurants
- Community Care Services and Childcare
 - Disability Care, Not for Profits, Community Services
 - Childcare Services (abuse cover available)
- Wholesale Trade
- Retailers

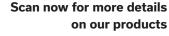
- **Property Owners**
- **Construction Trades**
 - Earthmoving
 - Carpenters
 - **Project Managers**
- Leisure
 - **Event Organisers**
 - **Tour Groups**
 - Social Clubs
- Manufacturing
 - Manufacturing of Industrial Machinery
 - Plastics, Textiles, Rubber, Paper Product Manufactures
 - Food and Beverage Products Manufactures

Contact us

Contact one of our underwriters to discuss whether a risk fits within our very broad appetite.

02 9307 6600 liability@miramaruw.com.au miramaruw.com.au







M miramar



Miramar's Engineering Insurance protects against losses caused by installed plant breakdown or failure which could include cover for items such as machinery, plant, boilers, refrigeration equipment and pressure vessels, among many other items.

Unlike many other types of insurance, Engineering Insurance tends to protect against an inevitability rather than a possibility.

Miramar engineering insurance products

- **Engineering Plant Insurance**
- **Electronic Equipment Insurance**
- **Engineering Business Interruption Insurance**

Risk appetite

What we arrange cover for:

- Supermarkets
- Hospitality Restaurants/Pubs/Hotels/RSL Clubs/ Accommodation
- Food Manufacturing/Processing/Small Goods
- Office Buildings and Property Owners
- Cold stores and Logistics
- Fruit and Vegetable Wholesalers
- **Engineering and Metal Product Fabrication**

- **Butchers**
- Vinevards
- Woodworkers and Cabinet Makers
- **Breweries**
- Mechanic Workshops

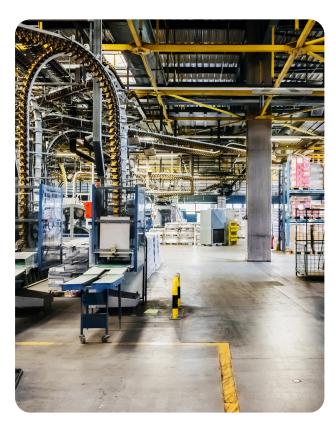
Miramar's Engineering Insurance is designed to suit a wide range of industries and businesses of all sizes.

The types of risks we prefer depend on the operation and maintenance of the plant and equipment, rather than specific classes or industries.

Contact us

Contact one of our underwriters to discuss whether a risk fits within our very broad appetite.

02 9307 6600 engineering@miramaruw.com.au miramaruw.com.au



Scan now for more details on our products





Pint Underwriting provides boutique hospitality solutions in the insurance market for our trusted partners.

Our unique ability to consider regional hospitality risks Australia-wide and a large underwriting capacity backed by certain





Local strength and scale

We have access to local underwriters who specialise in arranging tailored insurance solutions for hotels, motels and pubs. Backed by certain underwriters at Lloyd's, the insurer of the product, we are a part of Steadfast Underwriting Agencies who are Australasia's largest group of underwriting agencies.



Broad geographic coverage

We have the ability to underwrite regional hospitality risks including North Queensland and other regions that fall outside the guidelines for many underwriters.



Flexibility

We are able to consider risks with various construction types.



Competitive pricing

We offer competitive pricing to our clients.

Risk appetite

- Hotels, pubs and taverns
- Micro breweries
- Bars (excluding late night trading venues, nightclubs and live entertainment venues)
- Motels, serviced apartments
- Boutique hotels (mainly accommodation)

Speak to the Pint Underwriting team if you would like to know more.

Contact us

1300 502 655 pintunderwriting.com.au

> Scan now for more details



This advertisement is intended for insurance intermediaries only. The contract of insurance is issued by Miramar Underwriting Agency Pty Ltd (ABN 97 111 534 797, AFSL 314176) ('Miramar') t/as Pint Underwriting who acts under a binding authority as an agent for certain underwriters at Lloyd's, the Insurer(s) of the product. Terms, conditions, limits and exclusions apply to the product referred to above.

PROCOVER

Professional indemnity and management liability cover

Procover Underwriting Agency is a specialist professional lines underwriting agency, arranging Professional Indemnity and Management Liability cover across a wide range of occupations and industries.

Our underwriters have over 30 years combined experience in professional lines products and a dedicated in-house claim division, committed to delivering an excellent customer experience for both you and your clients.





Professional indemnity

With a full civil liability insuring clause including cover for bodily injury, property damage, pollution, fines & penalties, joint ventures, vicarious liabilities and more.

We believe we can help you and your clients obtain the right cover for the risk.



Management liability

Our facilities are designed to give us and you an advantage in the underwriting of directors & officers and management liability covers.

We cover a full range of industries and no private company is too big so for all your clients management liability related needs, let us assist.



Professional indemnity excess layer / XOL

Procover is here to assist with a broad risk appetite across SME, to larger mid-market and corporate client risks.

Our underwriters' high service level approach and expertise is designed to help you in completing Excess Layer programs.



Open market placement

Procover have access to a wide range of Lloyd's Syndicates for 'Open Market' placements of risks that fall outside our Binder facility.

Our strong relationship with more than 20 Lloyd's markets, developed over the past 12 years.



Professional indemnity

The Procover Professional Indemnity Insurance Policy includes a full Civil Liability insuring clause, provides cover for bodily injury, property damage, pollution, fines and penalties, joint ventures, vicarious liability and more. We can assist you and your clients in arranging the right cover for their risk.

Risk appetite

- Advertising Agents/PR & Marketing Consultants
- RTOs/Training Consultants/Schools & Colleges
- Project/Construction/Site Managers
- OH&S & WH&S Consultants/HR & Personnel Consultants
- Mercantile Agents/Debt Collectors/Private Investigators
- Real Estate Agents/Auctioneers/Strata & Property Managers
- Loss Adjustors
- Engineers/Architects/Surveyors
- Agricultural Consultants/Agronomists
- **Environmental Consultants**
- Geologists/Hydrologists
- **Event/Production Managers**
- **Funeral Directors**
- **Town Planners**

Outside of appetite

- Building Surveyors/Certifiers/Inspection (>15% of overall activities)
- Geotechnical Engineers (>15% of overall activities)
- Design and Construction/Design and Manufacturing risks
- Finance/Mortgage Brokers and Australian Financial Services License holders
- **Property Developers**

Professional indemnity excess layer / XOL

With the market continuing to limit deployment of capacity for complex and highly exposed risks, Procover can help you build out your capacity requirements.

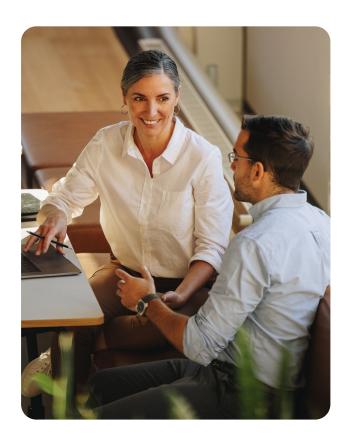
Whether SME, mid-market or corporate clients, our follow form coverage and competitive approach can fill capacity gaps in a wide variety of professions.

Risk appetite

- **Engineers**
- D&C Construct
- **D&C Manufacture**
- Surveyors
- Insurance Brokers / ARs
- Miscellaneous PI / Real Estate
- Accountants

Outside of appetite

- Architects unless attachment > \$10m
- Mining (ESG)
- Solicitors / Lawyers
- Financial Planners / Mortgage Brokers
- Valuers
- Medical
- D&O / FI PI / Stockbrokers



Scan now for more details on our products





Management liability

Both public and private companies require protection for their company and their directors and officers against legal liabilities and statutory obligations.

The Procover management liability insurance policy includes cover for:

- Directors' and Officers' Liability
- Reinstatement for Non-Executive Directors
- Statutory Liability
- Superannuation Trustees Liability
- Full Limit Employment Practices Liability
- Corporate Reimbursement
- Full Limit Entity
- Corporation Crisis
- Tax Audit
- **Fidelity**

Outside of appetite

- **Public Listed Companies**
- Legal Services
- Financial Institutions
- Pharmaceutical and/or Biotechnology Companies
- Australian Financial Services License (AFSL) Holders
- Oil & Gas Operations
- Telecommunications and Utilities Providers

Open market placements

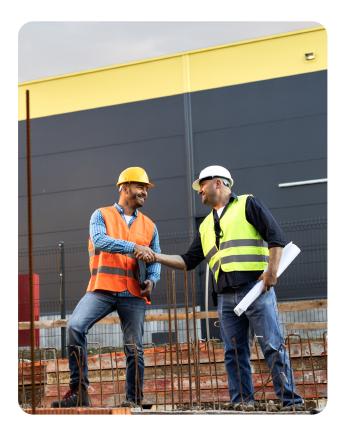
Procover have access to a wide range of Lloyd's Syndicates for "Open Market" placements of risks that fall outside our Binder Facility.

Our strong relationship with more than 20 Lloyd's markets, developed over the past 12 years, has given us access to terms for occupation classes beyond our appetite or current product suite. This includes but is not limited to hard-to-place risk exposures and products, including:

- Directors' & Officers' Liability
- Investment Management Insurance (IMI)
- Financial Institutions
- Medical Malpractice
- IT Liability
- and more

Contact us

02 9307 6600 International: +61 2 9307 6600 finlines@procover.com.au procover.com.au



Scan now for more details on our products





To find out more contact our Market Management team

salesteam@steadfastagencies.com.au 02 9307 6600