



## TAILORED INSURANCE FOR COMPLEX AND HARD TO PLACE LIABILITY BUSINESS

	<p>We are an Australian based Underwriting Agency that offers casualty products to licenced insurance brokers on behalf of their clients. Our aim is to provide a solution for complex liability business.</p>
<b>Manufacturing</b>	<p>Our team of experienced underwriters have the knowledge and experience to offer tailored solutions and are able to explore the insurance implications of the contracts your clients enter into and where possible manage the insurance cover to assist.</p>
<b>Importing</b>	<p>Examples of risk sectors that our team can assist with:</p>
<b>Heavy Engineering</b>	<p><b>Construction contractors</b> Including basic civils e.g. earthmoving and dirt roads, through to heavy civils e.g. pipes, roads, rail, bridges and dams; mine infrastructure; electricity transmission and distribution; upstream and offshore energy construction; residential, commercial and industrial builders.</p>
<b>Construction</b>	<p><b>Mining and oil and gas contractors</b> Including SMP (Structural, Mechanical &amp; Piping); E&amp;I (Electrical and Instrumentation); hydraulics; plant &amp; machinery maintenance; drill and blast; mine or energy facility operation and maintenance.</p>
<b>Mining</b>	<p><b>Hard to place/Complex business</b> Rail product manufacturers/suppliers; rail contractors and users; chemical distribution/blending/decanting; building products and plant/machinery manufacturing and distribution; light and heavy engineering and fabrication operations; asset maintenance contractors; power generations; critical motor parts; and many more.</p>
<b>Energy</b>	<p><b>White collar professionals in hazardous environments</b> Including surveyors and professional engineers who perform work at remote or hazardous locations such as offshore oil rigs or underground, and who may require cover that is compliant with their contracts.</p>
<b>Wholesale</b>	<p><b>Risk Management Support</b> We value our clients and believe that the best continual business improvement and risk management programs involve the support of all stakeholders. We are therefore, at no extra cost, providing an advanced online risk management tool that provides a single entry, easy to use platform for the management of your clients Quality, Safety, Environmental, Contractor, Supplier and Workforce policies, procedures, forms and registrations.</p>
<b>Retail</b>	
<b>Property Owners</b>	
<b>Professionals</b>	
<b>Complex Risks</b>	



### Combined General & Products Liability

### Umbrella Liability

### Excess Liability

Our focus is to ensure the wording coverage is tailored to meet the client's needs and includes as standard:

- Coverage that is automatically compliant with the requirements of most contracting regimes
- Uncapped supplementary payments in addition to indemnity limits e.g. defence costs
- Automatic Acquisitions (10% of turnover)
- Cross Liabilities clause
- Damage to Insured product exclusion limited to "that part of the Insured's Products containing such fault, defect, deficiency or unsuitability or to which such fault, defect, deficiency or unsuitability is directly attributable"
- Broad motor coverage
- Write back to PI exclusion for resulting Personal Injury or Property Damage
- Broad definitions of Personal Injury and Property Damage
- Broad definition of Insured

We can consider a number of extensions, including the following:

- Occurrence and Claims made
- Increased Goods in Physical Legal Control limits
- Professional Liability extension
- Error & Omissions
- Product Recall expenses

### "We're Here For You"

Our underwriting teams cover both coasts of Australia, with senior underwriters in Sydney and Perth. This will provide you access across all time zones and locations nationally and allow us to be more responsive to your client's needs.

To learn more about Wellington and what we can deliver, contact our team or visit our website.

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