



AUSTRALIA UNDERWRITING RISK APPETITE

We can provide Property solutions for brokers across a wide range of occupancies, capacity for 100% placement, co-insure with domestic Insurers or offer primary/excess lines if required. Appetite is broad and includes some of the more Hard to Place occupancies where capacity isn't available locally. Appetite includes but is not limited to the following:

PROPERTY RISKS

- **Abattoirs**
- Asbestos & Construction
- Breweries & Wineries
- Chemicals manufacture & Hazardous storage
- Commercial Strata – single or multioccupancy
- Country Pubs & Taverns, Hotels (Both Rural, Suburban Property/Tenants Interest. Timber / Masonry / mixed Construction etc.). Motel, Guest House, Backpacker Risks
- EPS Risks, Food manufacturers, Cold storage,
- Pharmaceuticals and Cosmetics manufacturers
- **Far North QLD and Island risks including all territories above 26th Parallel and Weather perils**
- **Timber mills, Woodworkers**
- **Waste & Recycling Risks**
- **Unoccupied Risks**

- Adhesives & sealants
- Fibreglass manufacturers
- Bakeries
- Commercial Printers
- Commercial property owners
- Importers, wholesalers, Warehousing & storage
- Meat, seafood & smallgoods wholesalers & mfg.
- Multi-tenancy retail outlets
- Structural Metal fabricators
- Amusement Parks & Holiday Camps
- Boutique Accommodation, Bed & Breakfasts
- Motels, Restaurants & Registered Clubs
- Ski lodges, Backpackers & Resorts
- Sporting Clubs including but not limited to Golf & Bowling Clubs
- Association/Schemes/Franchises of Hospitality and Fitness/Gym risks and risks. Motel Upmarket Guest

GENERAL LIABILITY & FINANCIAL LINES

Competitive on Hard-to-place Liability placement for:

- General Manufacturing, Retail, commercial and Industrial Risks
- Demolition & Asbestos removal
- Construction – Civil & Mechanical & Infrastructure Projects
- Rail construction, Power & Utility works etc.
- Vegetation Management, Bushfire risks etc. (selective basis, nil claims 5 years with larger operations)
- Night Clubs and a selected Hospitality and Leisure Risks (selective basis, nil claims 5 years)
- Capacity to provide Liability up to \$250m limit.

ENGINEERING, PI AND D & O RISKS

Australia and New Zealand regions, appetite range from design & Construct, Civil & mechanical infrastructure projects to above ground mining civil engineering projects including cover for Contractors Plant and Equipment, mining and cranes. with a value of circa AUD/NZD 5,000,000 to AUD/NZD 40,000,000 for n/c with some markets up to AUD 120m or higher depending upon the project.

CYBER INSURANCE – QUOTE & BIND FACILITY

From Market-leading Cyber incident response proposition, Full cybercrime cover, Business interruption covering the full supply chain, Cover for full data re-creation, Unlimited reinstatement.

Maximum limit \$10,000,000, Minimum deductible \$1,000, Minimum deductible (for initial incident response) \$0 Minimum premium (with crime) \$1,000

CONTACT US

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AU CYBER INSURANCE

TAILORED – QUOTE & BIND FACILITY

Cyber risk is an exposure that no modern business can escape, and the financial impact of cybercrime, business interruption, and privacy events are now felt within all industries. With solutions designed for businesses of all sizes, our cyber products provide cutting-edge, innovative cover to protect against the very real and growing threats of the digital age.

MARKET-LEADING INCIDENT RESPONSE PROPOSITION

Our policy is backed by one of the largest dedicated in-house cyber claims and incident response teams in the world, consisting of expert cyber incident responders and specialist cyber claims handlers.

COMPREHENSIVE BUSINESS INTERRUPTION COVERING THE FULL SUPPLY CHAIN

Our broad business interruption cover is not only triggered by malicious cyber events, but also by accidental system failure, meaning that a cyber event does not have to take place in order for cover to apply. In addition, this section covers the full supply chain, extending to events that impact the insured's systems, the systems of their technology suppliers as well as those of non-technology suppliers where named.

COVER FOR FULL DATA RE-CREATION

Our system damage and rectification section covers the costs associated with not only recovering data and applications and reconstituting computer systems to the position they were in prior to the cyber event, but also the additional costs of employing contract staff or employee overtime in order to re-enter or re-create your data entirely from scratch.

FULL CYBERCRIME COVER

We provide comprehensive crime cover for a wide variety of cybercrime events including social engineering scams, invoice fraud, ransomware and targeted extortion. This section also includes affirmative cover for new types of cybercrime, such as cryptojacking.

UNLIMITED REINSTATEMENT

By providing unlimited reinstatement for first party coverages, we ensure that our policyholders aren't restricted by a policy aggregate and that the full benefits of cover are available each time a crisis strikes, even if they experience multiple cyber incidents in the same policy period.

Find out more about our target market determination here
 Coverage is subject to underwriting and the terms, conditions, and limits of the issued policy by CFC Underwriting Ltd.
 Australia Underwriting Pty Ltd is authorised & regulated by the Australian Securities and Investments Commission (ASIC)
 ABN 36 644 863 267 | AFSL 539612 Office: Level 14, 333 Collins Street, Melbourne, Vic 3000



WHO'S IT FOR?

Most businesses including – but not limited to – healthcare providers, retailers, educational facilities, professional services firms, public entities, energy companies, transportation and logistics companies and financial services providers.



WHAT DOES IT COVER?

- Cyber incident response costs (including IT forensics, legal, breach notification and crisis communications)
- Cybercrime (including social engineering, theft of personal funds, cyber extortion, ransomware attacks and unauthorised use of computer resources through cryptojacking or botnetting)
- System damage and business interruption (including full data re-creation, income loss and extra expense, additional extra expense, consequential reputational harm and hardware repair and replacement)
- Network security and privacy liability (including management liability arising from a cyber events and regulatory fines and penalties)
- Media liability (including defamation and intellectual property rights infringement)
- Technology errors and omissions
- Court attendance costs

LIMITS, DEDUCTIBLES, AND PREMIUMS

Maximum limit	\$10,000,000
Minimum deductible	\$1,000
Minimum deductible (for initial incident response)	\$0
Minimum premium (with crime)	\$1,000

Contact: **CYBER TEAM:**
 Cyber@australiaunderwriting.au
 Toll Free: 1300 287 745 Tel: 03 7064 4800

PI Appetite - Australia Underwriting



	What we love	What we consider	What we decline	Fee income / turnover	Max limit
Professions / Miscellaneous	Event organisers, market researchers, training companies, Charities, Consultancies: H&S, PR, HR, QA, management, business, environmental (ecological studies, environmental impact studies), call centers (inbound). Payroll, Bookkeeping, management consultancy, max contract values <£20k	Loss assessors/adjusters, mediators (non-binding), immigration agents, promoters, sport transfer agents, traffic consultants, trade associations, Vets (domestic)	Valuers, legal advice including solicitors / paralegal advisors / notaries public, financial advisers, tour operators, seedsmen, stockbrokers, mortgage brokers, debt collectors, bailiffs. Solicitors Vets (Bloodstock)	\$100m	\$10m
Recruitment agencies	Permanent recruitment (any sector), white collar/professional (temporary placements)	Light manual work under 25% (temporary placements)	Light manual work over 25% (temporary placements), heavy manual work (temporary placements), umbrella companies (PI only Considered for Manual trades)	\$100m	\$10m
Surveyors / Estate Agents	Residential estate agency , Small commercial estate agency, letting agencies	Property management, Land brokers, quantity and property surveyors, property sourcing/finders, RICS wording excess basis	RICS wording primary basis, survey and valuation, mortgage surveyors, property developers, investment services, land surveyors	\$5m	\$5m

PI Appetite (Construction)



Fee
income
/ turnover

Max limit

	What we love	What we consider	What we decline	Fee income / turnover	Max limit
Engineers	HVAC, electrical, mechanical, acoustic, town planning, expert witness	Industrial, manufacturing, feasibility studies, project management/co-ordination, product designers	<p>Aerospace, automotive, nuclear, environmental assessments (phase IV), civil, structural, geotechnical, marine, chemical, renewable energy, mining & geological,</p> <p>Any projects involving: sports surfaces, swimming pools, basements, offshore, nuclear, amusement rides, power plants, airports (airside), asbestos removal / surveying, wind farms, children's play areas, dams, bridges, mines, tunnels, railways, ports, docks & vessels, safety critical components</p>	\$10m	\$5m
Design and construction	Designs performed by third parties (not appointed by the insured), refurbishment, fitting out and interior design	Design performed on behalf of the insured, electrical, mechanical, HVAC contractors, Design work is performed in house, Any on claim limits	<p>Property developers (with equity interest), roofing, cladding, glazing, curtain walling, structural steel work, groundworks, piling/foundations & demolition firms</p> <p>Any decline trade or project listed in Engineer's appetite</p>	\$50m	\$5m (AOC /Agg)