**Australia Underwriting - SME Insurance**

General Liability |Information Technology | Professional Indemnity

Fees / Turnover Caps

**$2,000,000**   General miscellaneous risks (excluding accountants)

**$2,000,000** Non-Mortgage Values

**$2,000,000**   Accountants

**$2,000,000**   Architects and Engineers

**$2,000,000**   Other construction risks

**$750,000**   IT companies and IT contractors

**$2,000,000**   Standalone GL for trades and occupations

**Public and Products Liability Insurance**

Target Professions

Target risks are listed below but we are happy to consider all risks, including those outside the categories below:

* Air conditioning contractors
* Cable layers
* Diesel mechanics
* Earthmovers
* Electricians
* Elevator, escalator maintenance
* Excavators
* Food manufacturers
* Small goods manufacturers
* Light engineers
* Motor and electrical mechanics
* Material handling equipment maintenance
* Steel fabricators
* Solar products import and maintenance
* Telecommunicators
* Textile manufacturers
* Welders

Australia Underwriting (AU) placing cover with Lloyd’s of London backed agency and issues policies supported by a competitive wording.

Our target market is typically SME, but we have capacity to write risks with up to $100m turnover.

We understand that each risk is different, and each one is underwritten on its own merits.

At AU, you deal directly us and we understand that we should be dependable, timely, and consistent.

**Information Technology Liability Insurance**

**Our Risk Appetite**

If your client works in the following sectors, we have a liability solution to meet their needs:

**Software developers and associated services**

* Software developers
* IT consultants
* Systems integrators
* IT contractors
* Network providers
* Systems analysts
* Value Added Resellers
* Hardware installation, maintenance and repairs
* Data storage and processing
* IT recruitment consultants
* SAP
* ERP
* Multimedia
* IT education and training
* Website design and development

**Telecommunications and hosting providers**

* Website developers
* Internet security solutions providers
* Internet service providers
* Search engine optimisation services
* Application service providers
* Outsourced hosting service providers

**Process Control Systems**

* Process engineering
* PLC

**Our Capabilities**

We offer two products, both of which combine Professional Indemnity and Public and Products Liability in a single wording.

Liability policy for IT individual contractors

* Up to $350,000 annual turnover
* Single operators only with a minimum of 5 years' experience

**Liability policy for IT companies**

* Up to S100M annual turnover
* Worldwide operations covered including exports to the USA and Canada

**Key wording features include:**

**Professional Indemnity:**

* Civil liability
* Joint ventures
* Fraud and dishonesty
* Attendance at enquiries
* Defamation
* Court attendance costs
* Intellectual property rights
* Heirs, estates, and legal representatives
* Competition and Consumer Act
* Continuous cover
* Former principals
* Breach of contracts
* Contractors, consultants, and agents -vicarious liability
* Mitigation of loss cover / fee recovery
* Loss of documents
* Emergency defence costs
* Run off cover
* Public relations expense

**Public and Products Liability:**

* Joint ventures
* Tenants liability

**Professional Indemnity Insurance**

Specialty underwriting insurance for professional firms, with a unique approach based on:

* Quotation turnaround - urgent quotes within the same day.
* Policy documents - Schedule, Wording and Certificate of Currency upon a confirm order.

**Target Professions**

# Target risks are listed below but we are happy to consider all risks, including those outside the categories below:

**Traditional**

* Accountant
* Allied Health
* Architect
* Design and Construct
* Employment Agencies
* Engineer
* Landscape Architect
* Land Surveyor
* Management Consultant
* Media Consultant
* Medical Malpractice
* Project Management
* Property Valuer
* Public Relations Consultant
* Quantity Surveyor
* Real estate agent
* Surveyor (No Certification)

**Miscellaneous**

* Actuary
* Acupuncturist
* Advertising Agent
* Agricultural Consultant
* Audiologist
* Beauty Therapist
* Bookkeeper
* Botanist
* Business Consultant
* Career Counsellor
* Chiropractor
* Conference Organiser
* Consultant
* Counsellor
* Customs Broker
* Dietician
* Draftsman
* Driving Instructor
* Employment Agent
* Energy Rater
* Event Organiser
* Family Counsellor
* Fire & Safety Consultant
* Food Consultant
* Funeral Director
* Graphic Designer
* Health & Safety Consultant
* Insurance Assessor/ Adjuster
* Insurance Risk Surveyor
* Interior Designer
* Loss Adjuster
* Life Coach
* Marketing Consultant
* Massage Therapy
* Mediator/Arbitrator
* Migration Agent
* Naturopath
* Nurse
* Occupational Health and Safety
* Occupational Therapist Passive Fire Certifier
* Physiotherapist
* Pest Inspector
* Pool Inspector Pre-purchase Inspector • Physiotherapist
* Psychologist
* Quality Assurance Assessor
* Recruitment Consultant
* Rehabilitation Consultant • Risk Management
* Consultant
* Speech Therapist
* Tax Agents
* Teacher
* Town Planner
* Training Consultant
* Travel Agent
* Veterinarian
* Weight Loss Consultant
* Welfare Worker
* Zoologist

**Professional Indemnity Declined Risks**

**Declined Professions**

# Declined risks are listed below but we are happy to consider all risks, including those outside the categories below:

**Accountants**

* Auditing services
* M & A advisory services
* Insolvency, Receiverships, Liquidation or Bankruptcies

**Actuaries**

**Architects**

* with fees over $2 million

**Building Certifiers**

**Customs Agents/ Freight Forwarders**

* with fees over $1 million

**Engineers**

* Fees over $5 million
* Aeronautical engineering / Façade engineering / Structural engineering
* No more than 10% of work from from bridges greater than 10m, tunnels, railways (signalling and rail work), dams, jetties or wharves.
* Contaminated site or petrochemical work

**Labour Hire Companies**

**Environmental Consultants**

* Contaminated site work

**Health & Safety Consultants**

* Asbestos exposure

**Landscape Architects**

* Playground exposure

**Management and Business Consultants**

* M & A advisory services

**Security Consultants**

**Surveyors**

* Fees over $5 million Building Surveyors and construction inspections
* Underground cable or pipe locating

**Tradespersons**

* unless for professional design/advice/specification

**Veterinarians**

* Fees over $1 million
* Any equine or bloodstock exposure

**Valuers Professional Indemnity Insurance**

**Key Features**

* Capacity - 100% with APRA Approved Security
* API-approved wording
* Up to $10,000,000 capacity
* Competitive premiums and excesses
* Separate rating for non-mortgage valuers and those doing estate agencies and property management

**SME Insurance**

Email: [SME@australiaunderwritng.au](mailto:SME@australiaunderwritng.au)

**Hard to Place Insurance**

Email: [distribution@australiaunderwritng.au](mailto:distribution@australiaunderwritng.au)