

S U R A

SPECIALIST INSIGHT. COMPLETE SECURITY

At SURA, we don't try to be all things to all people. We focus on the niche industry segments we understand back to front. Our unique viewpoint affords us an intimate and invaluable understanding of industry-specific risk. This means we can give brokers and our shared clients complete security, purpose built for them and them alone.

**SURA IS A GROUP OF SPECIALIST
UNDERWRITING AGENCIES.
WE DEVELOP PRODUCTS FROM THE
GROUND UP TO SUIT SPECIALIST NEEDS.**

When it comes to risk, SURA sees the details others often overlook. Because our underwriters have been part of the industries they service for so many years, our team is able to tap a deep vein of specialist know-how every time we underwrite a policy or build a new product. This ensures our crafted cover meets the needs of brokers and our shared clients and responds to real, industry-specific risks.

At SURA, we believe we are much greater than the sum of our parts. Our specialist insight across multiple industries gives us the capability to read between the lines and to join the patterns and the dots.

**OUR UNDERWRITERS ARE ALL
SPECIALISTS IN PARTICULAR INSURANCE
PRODUCTS OR INDUSTRY SECTORS.**

OUR AGENCIES AND PRODUCTS





PURPOSE BUILT COVER FOR THE LABOUR HIRE MARKET

WHO IS SURA LABOUR HIRE?

SURA Labour Hire is a purpose built, specialist underwriting agency for the labour hire and recruitment industries. Like the clients we insure we know people are our greatest resource, so we've brought together an established team of the industry's best specialist underwriting talent to offer brokers cutting edge industry insight, ongoing innovation and a track record of service.

COVERAGE

The product offering includes:

- Public and Products Liability
- Professional Indemnity
- Directors and Officers Liability
- Commercial Legal Protection Insurance (CLPI)
- Statutory Fines and Penalties
- Employment Practices Liability (EPL)
- Tax Audit
- Host Employer Liability (worker to worker).

[SURA.COM.AU/LABOUR-HIRE](https://www.sura.com.au/labour-hire)

Information contained in this document is intended as a guide only. Acceptance is subject to our underwriting guidelines and the specific terms and conditions as outlined in our policy wordings. For more information about our products, please contact your SURA Labour Hire representative.

KEY BENEFITS TO COVERAGE

The product offering has improved over the years and the latest includes:

- Sole traders and single director 'Pty Ltd' contractors as insureds
- Waiver of subrogation in favour of principals where requested under contract (Public Liability)
- Includes vicarious liability for on hire professionals
- Automatically allows coverage for the Proportionate Liability provisions of the Civil Liability Act
- Host Employer Liability is a specifically designed product that removes the need for contractual indemnities
- CLPI includes Pursuit and defence costs.

APPETITE

- Recruitment firms – (both blue collar and white collar)
- Labour hire, both blue collar and white collar including, but not limited to: Mining; Construction; Factory workers; Farms; Hospitality; Engineering; Drivers and Welding.

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THE HOSPITALITY, ALPINE, ACCOMMODATION AND TOURISM SPECIALISTS

WHO IS SURA HOSPITALITY?

SURA Hospitality serves up purpose built coverage for the hospitality, alpine, accommodation and leisure sectors. In what can be a diverse business sector filled with complex risks, our industry-specific underwriting know-how, specific policy wordings, wide risk appetite and collaborative approach establishes us as a leader in providing tailored cover that gives brokers a competitive edge.

APPETITE

- Hotels
- Pubs
- Bars
- Motels/Accommodation
- Alpine (Snowfields)
- Backpackers
- Caravan Parks
- Resorts
- Restaurants
- Licensed Clubs
- Short Period Events
- Tour Operators inc Overseas
- Leisure and Tourism
- Boutique Breweries/Breweries
- Short Term Accommodation
- Eisteddfods
- Entertainers/Performers
- Bed & Breakfast.

[SURA.COM.AU/HOSPITALITY](https://www.sura.com.au/hospitality)

WHAT MAKES US DIFFERENT

- Hospitality specific property and liability wordings
- Authorised and empowered in-house claims team
- A wide risk appetite with underwriting clout across these exposures
- Interactive and customised documentation
- Genuine collaborative approach to what are often complex businesses
- Commercial ability to execute deals.

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PURPOSE BUILT PROFESSIONAL INDEMNITY INSURANCE

WHO IS SURA PROFESSIONAL RISKS?

SURA Professional Risks exists to give professionals the peace of mind they need to get the job done, day in and day out. A specialist underwriting agency built by professionals, for professionals, our industry-leading professional indemnity experience allows us to deliver customised cover for a wide range of professions and activities that brokers and clients know they can trust. At SURA Professional Risks we know no two professions are the same, and we are proving no two underwriters are either.

POLICY TYPES

- Professional Indemnity
- Difference In Conditions
- Management Liability
- General Liability (office-based risks)

[SURA.COM.AU/PROFESSIONAL-RISKS](https://www.sura.com.au/professional-risks)

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OTHER PROFESSIONS

- Advertising Agents
- Agricultural Consultants
- Agronomists
- Architects
- Auctioneers
- Bookkeepers
- Debt Collectors
- Design & Construct risks (non-specific projects)
- Drafting Services
- Event Organisers
- Financial Planners
- Funeral Directors
- General Insurance Brokers/Agents
- Graphic Designers
- Health Clubs & Fitness Instructors
- Immigration Agents
- Interior Designers
- IT Consultants
- Land Surveyors
- Life Insurance Brokers/Agents
- Loss Assessors/Adjusters
- Marketing Consultants
- Market Research Consultants
- Mortgage/Finance Brokers
- Occupational Health & Safety Consultants
- Public Relations Consultants
- Quality Assurance Consultants
- Quantity Surveyors
- Real Estate Agents (excluding property valuations)
- Risk Management Consultants
- Shipping Agents
- Tax Agents
- Town Planners
- Training Consultants

PREFERRED RISKS

- Architects – Dedicated policy wording
- Accountants – Dedicated policy wording
- Financial Planners – Dedicated policy wording
- Professional Consultants / Miscellaneous Professional Risks
- Construction Professions – Dedicated policy wording (includes engineers, surveyors, building designers, project managers)

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PURPOSE BUILT COVER FOR THE CONSTRUCTION INDUSTRY

WHO IS SURA CONSTRUCTION?

SURA Construction offers purpose built insurance cover for the construction industry. With a reputation for specialist industry know-how, sector-specific underwriting expertise and a claims service that stands behind our promises, our blueprint is to help our preferred network brokers make sense of construction insurance complexities so their clients stand on solid foundations.

COVERAGE

Our products include:

- Annually renewable Construction Insurance policy (intended for builders doing several jobs a year)
- Single Project Construction Insurance policy (ideal for Principals, complex projects or large Contract Values)
- Owner Builder Construction Insurance policy (tailored to people building their own home under an Owner Builder Permit).

Each policy form contains a separate section for Material Damage and Public Liability.

For our Building Contractors seeking cover under the annually renewable form we now offer an expanded indemnity for Products Liability and an extension for errors and omissions cover (by Endorsement) subject to certain underwriting criteria being met. And in relation to hired in plant the coverage has been significantly clarified.

APPETITE

- Builders doing several construction jobs annually
- Single construction projects
- Home owner builders.

Aside from construction works carried out underground, or in a lake or ocean, works prone to flooding, or works involving base load power generating equipment we will do our very best to provide you with a competitive quotation.

WHAT MAKES US DIFFERENT

- Each member of our team is a qualified engineer and all we do all day is construction insurance
- Each policy form contains a separate section for Material Damage and Public Liability
- For our building contractors seeking cover under the annually renewable form we now offer an expanded indemnity for Products Liability and an extension for errors and omissions cover (by endorsement)
- Clear descriptions of coverage relating to hired-in-plant.

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PURPOSE BUILT COVER FOR FIXED PLANT AND EQUIPMENT

WHO IS SURA ENGINEERING?

SURA Engineering provides purpose built fixed plant and equipment risk cover. Managed by dedicated specialist underwriters who understand what it means for a business when fixed equipment falters or fails, our modern approach combines innovative broad commercial and industrial cover with service and promises that brokers and clients can always rely on.

COVERAGE

A modern approach to the insurance of Fixed Machinery and Electronic Equipment. A broad, simple offering which covers Breakdown of Fixed Assets and resultant loss of Business Income. Cover is available for a wide range of commercial and industrial risks.

Product: Commercial Equipment Breakdown Insurance (combined Boiler, Machinery, Electronic Equipment, Perishable Property and Business Interruption.)

APPETITE

- Solutions available for all types of fixed plant and equipment risks.

WHAT MAKES US DIFFERENT

- Full Asset Protection for all fixed equipment owned, leased or operated by the insured
- No exclusion for coin operated, Gaming Machines, computer or other electronic breakdown
- Cover for Reinstatement of Data following Breakdown
- Full cover for Business Interruption following Breakdown — a major consideration in the case of, say, main switchboard failure
- No exclusion for reticulated wiring, transformers or switchboards
- Service Interruption cover, ie: Consequential Loss following Breakdown of Electricity, telephone, sewer, water systems within a 1,000 metre distance of the insured property, whether equipment is owned by the Insured or not
- Professional claims adjustment and loss prevention advice.

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PURPOSE BUILT COVER FOR THE FILM, TELEVISION AND ENTERTAINMENT INDUSTRY

WHO IS SURA FILM AND ENTERTAINMENT?

SURA Film and Entertainment is a specialist film, television and entertainment underwriting agency dedicated to crafting purpose built insurance cover that puts brokers and clients centre stage. The home of a consolidated group of innovative veterans with over 35 years of niche industry experience, we combine a broad product range across film, TV and entertainment with unrivalled local and global industry intelligence, so your clients can keep the cameras rolling.

COVERAGE

The product offering includes:

- Negative Film Risks / Content Media
- Annual Insurance
- Film Producers Indemnity (cast insurance)
- Props, sets and wardrobes
- Equipment and office contents
- Extra expense
- Public Liability
- Money
- Errors and Omissions Policy.

[SURA.COM.AU/FILM-AND-ENTERTAINMENT](https://www.sura.com.au/film-and-entertainment)

APPETITE

SURA Film and Entertainment offers a very broad range of insurance products specifically designed for the film, television and entertainment industry.

- Entertainment Equipment
- Musical Equipment
- Theatre Equipment
- Audio Equipment
- Karaoke Equipment
- Theatre Props
- Theatre Sets
- Concert Equipment
- Film Equipment
- Camera Hire Companies
- Student Projects
- Annual and short term coverage available
- Reality television
- Photographic Equipment
- Animation
- Low budget projects
- Independent art house projects
- Studio financed blockbuster projects
- Events, Bands, Musicians, Dancers, Performers, Comedians and DJs
- Equipment Retailers and Wholesalers
- Music and Singing Teachers
- Rehearsal Studios, Recording Studios and any other business operating in the Performing Arts, Musical sector or a related industry
- Liability and Material Damage for Film, Television and Entertainment related risk using Unmanned Aircraft Systems (drones).

WHAT MAKES US DIFFERENT

- Broad appetite
- Industry leaders
- Relationship based growth
- Prompt professional service
- Outstanding industry knowledge both locally and abroad
- Trusted and respected staff and management team
- Decision makers
- World wide cover available
- Swift and equitable claims service
- Always prepared to support the industry
- Proactive within the industry
- Entertainment risk specialists.

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PURPOSE BUILT COVER FOR CONTRACTORS AND THEIR MOBILE PLANT AND EQUIPMENT

WHO IS SURA PLANT AND EQUIPMENT?

SURA Plant and Equipment provides contractors with specialist, purpose built insurance cover for their mobile plant and equipment. With 20 years of niche underwriting expertise, we offer a flagship Mobile Plant and Machinery policy with Broadform Liability cover that extends to Contractual Liability exposures for Covered Contracts, and an innovative Civil Contractors policy designed specifically for smaller operators. Our cover is tailored to individual client needs.

COVERAGE

SURA Plant and Equipment offers two distinct products to protect owners and operators of Contractors Plant and Equipment.

- 1) Civil Contractors Insurance Policy (CCI) — offering a broad coverage at a competitive price for the smaller operator;
- 2) Mobile Plant and Machinery Insurance Policy (MPM) — offering coverage for Material Damage, Road Risk and Broadform Liability including contractual liability exposures for covered contracts, all sections can be tailored to suit clients needs.

[SURA.COM.AU/PLANT-AND-EQUIPMENT](https://www.sura.com.au/plant-and-equipment)

APPETITE

Our experience and tailored products make us an ideal security and insurance provider for businesses who, own, hire, supply and operate the plant and equipment for use in Construction, Maintenance and Repair activities. Our clients come from a diverse range of industries including:

Construction: **Concreting, Plumbing, Excavation, Earthmoving, Piling**

Infrastructure: **Roadwork, Excavation, Earthmoving, Asphalt Paving, Tunneling**

Energy: **Trenching, Cable Laying, Pipelines, Directional Drilling**

Mining: **Drilling, Underground and Open Cut Mine Contractors**

General: **Crane Operators, Plant Hire, Waste Management**

***highlighted items are also included in our appetite for CCI**

WHAT MAKES US DIFFERENT

- No policy conditions in respect of dilapidation of Geotechnical reports, or full compliance with Geotechnical Engineering instructions
- Comprehensive list of Automatic Extensions under Material Damage and Road Risk Covers
- Brokers connect with a dedicated and specialist underwriter who will understand your portfolio and your clients needs
- Automatic \$1m vibration, removal and weakening of supports (\$500k for CCI)
- Road risk includes CTP Gap and a major list of Automatic Extensions.

GENERAL ENQUIRIES

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QLD

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SA & NT

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FOR MORE INFORMATION, CONTACT ONE OF OUR SPECIALIST UNDERWRITERS, DETAILS CAN BE FOUND AT SURA.COM.AU/PLANT-AND-EQUIPMENT.

MARINE CARGO, GENERAL PROPERTY, CARRIERS LOAD AND COMMERCIAL HULL

WHO IS SURA MARINE?

SURA Marine delivers international market quality insurance protection for marine cargo, general property, carriers load and commercial hull risks. Purpose built from the ground up by experienced marine underwriters with a commitment to quality, our promise is to deliver innovative, comprehensive marine cover that gives our select broker networks an exclusive edge.

COVERAGE

- Designed from the ground up to provide international market quality insurance protection, SURA's suite of marine insurance products are both comprehensive and innovative.
- Our cargo products extend the usual cover with additional benefits that provide added financial protection for those with cargo in transit.
- SURA's carriers load policy provides a simple and comprehensive way to protect road carriers for their responsibility for cargo damage, be it through their negligence or contractual responsibilities.
- Our innovative general property cover provides several options for covering nominated items against loss or damage, be it in transit, in a static location, or anywhere in the world.
- SURA's commercial vessel cover provides a simple plain English solution for the insurance of hull and machinery, liabilities, and loss of charter hire.

[SURA.COM.AU/MARINE](https://www.sura.com.au/marine)

APPETITE

- Annual and one-off cargo risks from the simple to the complex, including static warehousing risks and stock throughput covers
- Carriers load risks for everyone from the small owner operators to the top tier transport companies and those who have specific contractual liability requirements
- General property risks for anything from tradesman's tools and race cars to high valued and specialised tools of trade
- Commercial hull risks, including coastal passenger charter and work boats.

WHAT MAKES US DIFFERENT

- Our products are exclusive to select broker networks
- Comprehensive policy coverage first time, every time
- Policy wordings have been developed drawing upon covers previously only available to international brokers
- Claims are managed efficiently by QBE's state based specialist marine claims staff
- Our strategic alignment with the insurer permits portfolio based underwriting and broader policy wordings
- Brokers have direct access to industry leading specialist underwriters.

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DEALING IN HARD TO PLACE LIABILITY RISKS

WHO IS SURA SPECIALTY?

SURA Specialty formerly known as Lawsons Underwriting Australasia Limited (Lawsons) is an underwriting agency dealing in specialty liability risks. SURA Specialty will continue to deal with complex risks, and offer a broad suite of purpose built products. We are committed to providing responsive service and a tailored solution giving our brokers a competitive edge in a challenging market.

COVERAGE

- Liability coverage of up to \$250m with Lloyd's of London.
- We have access to various underwriters in Lloyd's via binding authority arrangements or via wholesale placement arrangements.
- The CLPI offering includes Pursuit and Defence costs.

[SURA.COM.AU/SPECIALTY](https://www.sura.com.au/specialty)

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APPETITE

- Rail
- Engineering
- Construction
- Mining
- Wineries
- Chemical Manufacturers, Importers and Distributors
- Medical
- Property Owners
- Excess Liability layers
- Umbrella Layers

WHAT MAKES US DIFFERENT

- Attentive and dynamic underwriting solutions for complex risks
- Quick 'yes' or 'no' in relation to quoting
- Policy tailored to suit the clients' needs
- Wide appetite of preferred risks

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PURPOSE BUILT COVER FOR BUS AND COACH OWNERS AND OPERATORS

WHO IS SURA AUSTRALIAN BUS AND COACH?

SURA Australian Bus and Coach is a purpose built underwriter providing bus and coach owners and operators with tailored insurance for their vehicles, depots and businesses. Leading the market since 1979 with specialist policy wordings, industry-specific underwriting expertise and responsive customer service, we promise clients the highest possible standard of cover while giving brokers an edge in a competitive market.

COVERAGE

Bus and coach motor vehicle insurance:

Our comprehensive motor policy wording is specifically written for the bus and coach industry, providing highly relevant, flexible cover that can be tailored to suit individual requirements.

Bus and coach depot and liability

insurance: Our depot and public liability policy accommodates general risks like fire, theft and business interruption as well as a broad range of industry-specific risks including tour cancellation and abandonment and passenger baggage.

Liability and ISR: Available as stand-alone products for bus and coach owners and operators.

[SURA.COM.AU/AUSTRALIANBUSANDCOACH](https://www.sura.com.au/australianbusandcoach)

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APPETITE

Bus Proprietor's Motor Vehicle Insurance:

- Individual bus operations
- Large corporate or government fleets.
- Self Drive Hire
- Transfer and Shuttle
- Tour and Charter
- Community and Hospitality

Our products can accommodate a wide range of owner and operator requirements

Stand-alone Liability and ISR cover available.

Bus Proprietor's Depot and Liability Insurance:

- Fire
- Business Interruption
- Theft
- Money
- Glass
- Legal/Public Liability, including Passenger Baggage
- Tour Cancellation & Abandonment
- Trauma Counseling
- General Property
- Machinery Breakdown
- Land Transit, Baggage & Freight
- Fidelity guarantee

WHAT MAKES US DIFFERENT?

- The only dedicated bus and coach underwriting agency
- Specific policy wordings tailored for real industry risks
- Specialist, professional in-house claims service
- Flexible approach to individual risks

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