

S U R A

We're building a new breed of specialist insurer. An agency dedicated to making sense of insurance and instilling complete trust in the people we work with. This new agency is called SURA.

The specialist industry specialists

SURA was born out of the rationalisation of a number of specialist underwriting agencies with a view of becoming the go-to agency for specialist insurance products, people and know-how. In some cases we have simply added a new coat of paint to existing brands but in others we are evolving some important systems and structures in order to offer our brokers the best possible products available.

Purpose built

SURA is a group of specialised underwriting agencies. We develop products from the ground up to suit specialist needs. We capture the detail others often overlook. We see the forest and the trees. We read complex formulas. Join the patterns and dots. It's this that sets us apart. Purpose built, complete understanding.

Same but different

For all our agencies the core team hasn't changed, it's business as usual and the same faces and relationships that you have always had will be available to assist you. We're working towards something better. We're making sense of insurance and trying to make life easier for you. So, when change happens, you will be the first to know.

New brands

In the past year we have successfully launched a number of brands into the market including SURA Hospitality, SURA Travel, SURA Professional Risks, SURA Taxis, SURA Labour Hire, SURA Plant and Equipment and SURA Film and Entertainment. We aim to make SURA our dominant brand in the market, so keep an eye out for a lot more exciting SURA products coming soon.

SURA

SPECIALIST INSIGHT. COMPLETE SECURITY

We are specialist industry specialists. We don't try to be all things to all people — we focus on a core group of niche segments only, which we understand back to front. Our unique viewpoint affords us an intimate and invaluable understanding of industry-specific risk. This means we can give clients and their end customers 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.**

We capture the detail others often overlook. Our clients feel safe — secure in the knowledge that their business challenges are covered by policies purpose built just for them. We see the forest and the trees. We read complex formulas. Join the patterns and dots. It's this that sets us apart. Purpose built, complete understanding.

SURA is uniquely placed in the market. With an established stable of recognised leaders and industry experts we are home to the brightest minds in the industry. A network of know-how. A group of thinkers who simplify the complex and make sense of insurance.

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

For more information, head to our website www.sura.com.au

OUR BRANDS





PURPOSE BUILT COVER FOR THE LABOUR HIRE MARKET

WHO IS SURA LABOUR HIRE?

SURA Labour Hire is the purpose built specialist agency for Labour Hire and Recruitment industries in Australia. SURA Labour Hire (formerly known as Lawsons Underwriting Australasia Limited 'Lawsons') provides the same exceptional service you have come to expect over the past seven years with the same professional personnel you've come to know.

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).

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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SPECIALIST INSIGHT FOR HOSPITALITY, LEISURE AND ENTERTAINMENT

WHO IS SURA HOSPITALITY?

SURA Hospitality is serving up purpose built, specialist coverage for the hospitality, leisure and entertainment sectors. Our team is here to help you navigate what can often be complex businesses with a genuine collaborative approach. SURA Hospitality is determined to be someone you can rely on. Our clients recognise we honour our promises and pay our claims. We're a trusted partner.

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
- Wineries
- Short Term Accommodation
- Eisteddfods
- Entertainers/Performers
- Brothels
- Bed & Breakfast.

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 PRODUCTS

WHO IS SURA PROFESSIONAL RISKS?

SURA Professional Risks was formed in 2013. Formerly known as 'Mint Plus' we specialise in providing Professional Indemnity Insurance for a broad range of professions and activities. We understand both your needs and those of your client and are able to provide a customised offering with responsive service to assist both you and the insured.

The management team of Paul Robinson & Paul Girard have, combined, over 50 years' experience in writing PI business, both as Underwriters & Brokers. We are backed by the strength of Certain Underwriters at Lloyd's and we provide AUD \$10,000,000 Limit of Indemnity with the ability to write higher limits. We are supported by a locally based claims management team. We welcome your inquiry to discuss any aspect of our facilities, a specific risk or any matters you may have.

POLICY TYPES

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

- Architects – Dedicated policy wording
- Accountants – Dedicated policy wording
- Financial Planners – Dedicated policy wording
- Construction Professions – Dedicated policy wording (includes engineers, surveyors, building designers, project managers)
- Management Consultants
- Personnel Consultants (including vicarious liability for staff on hire).

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

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THE CORPORATE TRAVEL INSURANCE SPECIALISTS

WHO IS SURA TRAVEL?

SURA Travel, underwritten by Allianz Global Assistance, are proud to introduce a new suite of products and tools designed to leverage your current customer base for all travel risks. Our corporate travel insurance provides great cover and is supported by one of the world's leading assistance networks to ensure that your clients are always safe. Our state of the art delivery platform means that you can access our services smoothly and efficiently.

COVERAGE

- Commercial travel insurance for small business
- Bespoke coverage for larger clients
- Market leading travel insurance package
- High risk and non-standard travel covers
- Managers of large online travel programs.

APPETITE

- Solutions available for all types of travel insurance risk and programs.

WHAT MAKES US DIFFERENT

- Corporate travel fully integrated quote and administration function between CBS, WinBEAT and SURA Travel
- Fast, easy quotes, bind and manage online
- Electronic documentation
- Automatically uploads both systems — no double keying
- Covers CEOs, CFOs, Directors and their family for leisure related travel — free of charge
- Excellent packages for smaller clients
- Bespoke limits and terms for larger clients
- Flexible commissions and no fee
- We also have facilities for eCommerce Retail Travel, Kidnap and Ransom, and High Risk Travel.

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PURPOSE BUILT COVER FOR TAXI OWNERS AND OPERATORS

WHO IS SURA TAXIS?

SURA Taxis is our purpose built proposition for the taxi industry. SURA Taxis has a strong history of underwriting which began in 2011. After a number of coats of paint, the brand, which was formerly Mint Taxis, settled at SURA in 2015. We utilise SURA's unique viewpoint to cater for Taxi Owners and Operators, giving clients and their end customers complete security, purpose-built for them and them alone.

COVERAGE

The product offering includes:

- Automatic cover for substitute vehicles used as replacement for the insured vehicle
- Automatic extensions, where the vehicle is comprehensively insured
- Automatic cover for Taxi accessories
- Optional cover for Taxi equipment
- Third Party Property Damage Limit of Liability \$20,000,000
- General liability cover restricted to drivers over the age of 21 who hold a current Taxi Authority Licence
- Option for \$10,000,000 or \$20,000,000 Limit of Liability for General Liability.

APPETITE

- Combined Motor and General Liability Product designed for taxi owners and operators.

WHAT MAKES US DIFFERENT

- Product is available nationally, however is restricted in Sydney Metropolitan, Newcastle, Wollongong, Canberra and Adelaide to an exclusive broker
- Comprehensive and Third Party Property Damage covers available
- Standard deductible of \$500 for Comprehensive Cover
- No age or inexperienced driver excess, however includes a late lodgement excess
- General liability cover restricted to drivers over the age of 21
- Reduced premium for standby taxis
- Discounts available for single driver vehicles and Peak Availability Plates
- Optional cover for taxi equipment including data kit, radio (incl. kit) and surveillance camera
- Disability modification cover for owner/drivers who are injured as a result of an accident
- Traffic management costs where a traffic controller is lawfully appointed following an accident.

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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 providing innovative professional insurance coverage for the film, television and entertainment industry in Australia and New Zealand.

Sura Film and Entertainment was formed from the merger of Film Insurance Underwriting Agencies Pty Ltd (FIUA) and Cinesure.

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.

Policy coverage is subject to the specific terms and conditions as outlined in each policy wording. For more information about our products, please discuss with your SURA Film and Entertainment representative.

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 is the purpose built specialist agency for contractors plant and equipment. Formerly known as CEMAC, commencing operations in 1994 and has a long standing and successful history in the Plant and Equipment space.

SURA Plant and Equipment will continue to provide the same exceptional service you have come to expect over the past 20+ years, with the same professional personnel you've come to know.

COVERAGE

SURA Plant & 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.

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

NSW & ACT
02 9455 2072

VIC, TAS & WA
0499 022 792

QLD
07 3434 2660

SA & NT
0477 014 495

FOR MORE INFORMATION, CONTACT ONE OF OUR [SPECIALIST UNDERWRITERS](#)
