

## Dealing in severity exposures and complex liability risks



### Who is SURA Specialty?

SURA Specialty delivers cover to complex and higher exposed liability risks across a wide range of occupations. Our extensive underwriting authority, provided by our Binding Authority Agreements with certain underwriters at Lloyd's helps us to deliver attentive and dynamic solutions for complex risks.

### Coverage

We look for well managed businesses, particularly where the proprietor/owner has adequate experience/qualifications and a high degree of quality control where required.

**Below is a list of target occupations which are subject to meeting our underwriting criteria.**

- ▶ Air conditioning installers and/or servicing
- ▶ Asphaltting contractors
- ▶ Bridge builders, repair and/or maintenance
- ▶ Contractors (performing installation, repair and or maintenance work) at high hazard facilities eg. airports, dams, offshore platforms, petrochemical facilities, above/underground mines.
- ▶ Crane operators
- ▶ Demolition (excl. Asbestos cover)
- ▶ Diesel mechanics
- ▶ Earthmoving (incl. light, heavy and/or civil works)
- ▶ Fertiliser manufacturing, importing and/or spreading
- ▶ Fire protection equipment manufacturers, installers etc.
- ▶ Hazardous goods cartage and/or storage, incl. depots
- ▶ Heavy engineering risks
- ▶ Linesmen high voltage
- ▶ Manufacturer and/or importer of complex products
- ▶ Motor Vehicle critical parts manufacturing and/or importing/exporting
- ▶ Non-destructive testing
- ▶ Offshore platforms (contractors performing maintenance and/or repair on such)

- ▶ Playground manufacturing, installation and/or maintenance
- ▶ Petrochemical related risks (incl. cartage, depots, service station, refuelling of Watercraft and/or Watercraft bunkering)
- ▶ Railway signalling contractors and/or railway contractors
- ▶ Riggers
- ▶ Road construction, repair and/or maintenance
- ▶ Road traffic controllers
- ▶ Scaffolders (no height restriction)
- ▶ Smallgoods manufacturing
- ▶ Training organisations (eg. OH&S, welding, crane operations, working in confined spaces, first aid etc)
- ▶ Tyre importers
- ▶ Underground mine exposures (not operating or owning mines)
- ▶ Welding contractors
- ▶ Watercraft manufacture, repair and/or maintenance

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## Decline Risks

### **SURA Specialty's decline risks include but are not limited to:**

- ▶ Amusement Parks
- ▶ Builders of commercial premises and/or dwellings
- ▶ Brothels
- ▶ Demolition involving implosion
- ▶ Frequency loss accounts
- ▶ Slip and fall accounts where such is the main exposure eg. shopping centres (owners/cleaners) supermarkets etc
- ▶ Hotels
- ▶ Hospitals
- ▶ Labour Hire (refer to SURA Labour Hire Pty Ltd)
- ▶ Mining (operators of)
- ▶ Nursing homes/aged care
- ▶ Project Managers
- ▶ Risks involving children, except playground mfg, installation, repair etc
- ▶ Risks that can be easily placed through online quotation systems, incl package policies
- ▶ Security guards incl bouncers, crowd control
- ▶ Sporting risks
- ▶ Trampoline centres
- ▶ Tips and/or Landfill sites

## Need a quote?

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### **Ross Gilbert** **National Manager**

T. 03 8823 9425  
M. 0437 160 037  
E. [Ross.gilbert@sura.com.au](mailto:Ross.gilbert@sura.com.au)

### **Elicia Portbury** **Senior Underwriter**

T. 03 8823 9455  
M. 0436 327 964  
E. [elicia.portbury@sura.com.au](mailto:elicia.portbury@sura.com.au)

### **Meena Shetty** **Underwriter**

T. 03 8823 9422  
E. [meena.shetty@sura.com.au](mailto:meena.shetty@sura.com.au)

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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 Specialty representative.