

## Types of Insurance

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There are policies available in the insurance market that cover most contingencies or risk. Although not exhaustive we have listed many policies and covers, some you may have effected already or viewed as not required. We recommend that you regularly review this list and should you have any queries please discuss with your Account Manager.

### Property

Houseowners/ householders	Landlords insurance
Multirisk/ general property	Advanced profits
Consequential loss of profits (business interruption)	Crop insurance
Oil and gas	Fine arts / valuables
Industrial special risks	Negative film and tape
Motor vehicle / comprehensive motor vehicle	Film producer's property

### Liability, crisis management, financial

Products recall	Public and products liability
Professional indemnity	Prospectus liability
Errors and omissions	Umbrella liability
Medical malpractice liability	Pollution/ environment impairment liability
Defamation / libel and slander	Product guarantee
Trustees liability	Intellectual property (infringement of copyright etc.)
Legal expenses	Builders warranty
Information technology	Extortion – kidnap and ransom
Malicious product tamper / contaminated products	Terrorism liability
Motor vehicle compulsory third party	Asbestos liability
Property terrorism and sabotage	Host employer liability
Fidelity guarantee	Computer crime / cyber attack insurance
Forged share transfer	Loss of licence
Strike	Takeover
Directors & officers / management liability	Association liability
Mortgage and lease guarantee	Mortgage protection

Credit insurance	Product performance guarantee
Film producer's indemnity & cast	Media content
Film – extra expenses	

## Engineering

Machinery breakdown	Machinery breakdown – business interruption
Deterioration of stock	Boiler and pressure vessel explosion
Computer excluding breakdown	Computer including breakdown
Electronic equipment	

## Marine

Marine cargo - world	Marine cargo – local sending's
Carriers liability	Pleasure craft
Charterers' liability	Commercial hull
Advanced profits	Watercraft liability
Boat builders liability	Mariner liability
Marine static property risks	Container liability

## Construction

Construction – property	Performance bonds
Construction – liability	Contract penalties/ liquidated damages
Advanced profits	Inherent defects

## Aviation

Hull	Airport owners / hangar keepers
Loss of licence	Aviation liability

## Accident and health and employee benefits

Disability	Health benefit plans
Life assurance	Keyman
Additional accident pay	Loss of license
Salary continuance	Superannuation
Work cover top up	Trauma
Expatriate medical and evacuation cover	Extra – Territorial Workers' Compensation
Corporate travel	Journey protection
Personal accident and illness	Group personal accident and illness

## Miscellaneous

Bankers' blanket	Bonds - (non-construction)
Bonds - Customs and payment	Bonds - Liquidate and bankruptcy
Bonds - other	Cancellation /Abandonment
Computer crime	Pluvius
Trade credit	Jewellers block
Livestock/ bloodstock	Taxation audit
Work cover top-up (NSW)	Extended warranty
Political risk insurance	Contract repudiation insurance
Confiscation, expropriation and nationalisation insurance	Wrongful calling of guarantee

Where it is Compulsory to Deal Direct with the Insurer?

1. Workers compensation (NSW)
2. Workers compensation in some other States

**Note:** Legislation in NSW requires us to advise you that none of the composite (pak) policies arranged by us on your behalf include workers compensation insurance. It is compulsory for all employers to effect workers compensation in NSW and other states of Australia. If you are an employer and do not have a current workers compensation policy we strongly suggest that you effect a policy immediately. Should you require any assistance or need to discuss this very important matter further please call our office.