

General Public and Products Liability

A comprehensive General Liability product, that's specifically crafted for target risk classes.

Broad coverage, competitive pricing and for a select range of occupations, including:

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|  Miscellaneous Professions |  Food Safety Auditors/HACCP Compliance |
|  Archaeologists |  Funeral Directors, inc Wedding and Event Planners |
|  Brand Management Consultants |  Food Designers / Hospitality Consulting |
|  Career Counselling/Coaching |  Graphic Design, Marketing and Advertising Consultants |
|  Communications and Public Relations |  Loss Adjusters / Claims Adjusting |
|  Executive and Leadership Coaching |  Travel Agents |
|  Ecologists |  Management and Business Consultants (Non M&A) |
|  Education Consultant |  WH&S and Rehabilitation Consultant |
|  Energy Assessment and Efficiency Consultant |  Organisational Change Management |
|  Allied Professionals |  NDIS Support Workers |

Our base product generally covers a broad range of extensions and optional additional covers, including but not limited to

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|  Up to \$20m Limits |  Sudden and Accidental Pollution |
|  Advertising Liability |  Indemnity to Principals and Others |
|  Defence Costs |  Care, Custody and Control |
|  Automatic Acquisition Clause |  Vendors Indemnity |



General Public and Products Liability

What We Love!

- Tax and Bas agents (bookkeepers)
- Advertising Agents
- Accountants
- Archaeologists
- Art Consultant
- Bookkeepers (BAS Agents)
- Communications and PR Consultants
- Crisis Management Consulting
- Dance Instructor / Choreographer
- Ecologists
- Economist
- Education Consultant
- Environmental Consultants (not Engineers)
- Event Planners and Event Management
- Fashion Consultant and Fashion Procurement Consulting
- Fisheries Consultant
- First Aid Trainers
- Food Designers / Food Consultancy
- Funeral Directors
- Gemologist
- Government Advisor
- Graphic Designers
- Hair, Makeup and Beauty Therapist
- Heritage Consultant
- Horticulturist

What We Don't Mind :)

- Animation and 3D Consulting
- Electrical, Mechanical, Civil, Project Management & HVAC
- Project Construction Management
- Debt Collection Agencies
- Dog Training / Dog Walking
- Fire Safety Consultant
- Linguistics and Translation Services
- Logistics Consultants and Service Providers
- Medical Billing and Coding
- Merchandising Consultant
- NATA Testing (excl geotechnical and structural components)
- Patent Attorneys (selectively)
- NDIS Management
- Payroll Management
- Personal Training / Yoga Trainer
- Political Analyst
- Public Policy Advisory
- Real Estate Property Management (selectively)
- Risk Management Consultant
- Supply Chain Consultant
- Sustainability Consultant
- Social Media Management
- Sports Agent (selectively)
- Talent Agent (selectively)
- Payroll Management

What We Don't Like!

- Arborists
- Hazardous or Dangerous Goods or Services
- Underground Mining
- Demolition
- Scaffolding
- Construction
- Any Involvement in Procuring Construction Materials
- R&D of Innovative Products to be Commercialised
- Fire and Hydraulics Design / Installation
- Gambling / Gaming
- Cryptocurrency / Blockchain Design / Consult
- Manufacturing
- Warehousing
- Biotech/Clinical Trial/Pharma
- Mining Processing or Any Output of Mission Critical Nature
- Process Engineering
- Involvement in Dams, Jetties, Marinas, Tunnels or Silos
- Waste to Energy and Recycling
- Mission or Life Critical Operations/Products
- Pest Inspectors
- Transport
- Agronomists
- Rail Signalling / Air Traffic Control
- Agricultural Risks
- Irrigation Manufacture / Supply



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- Hospitality Consultant
- Interior Designers
- Management Consultants
- Marketing Consultants
- Market Research Consultants
- Market Research Agency
- Marine Biologists
- Mediator/Arbitrator
- Museum Consultant and Historian Consultancy
- Multimedia Consultants
- NDIS Support Workers PR Consultants, HR Consultants and White Collar Recruitment
- Real Estate Agents (excluding Strata/Retail Property Management)
- Travel Agents (not tour operators)
- Wildlife Consultant / Conservation Consultant (exc bushfire management)
- Personal Training
- Political Analyst
- Public Policy Advisory
- Real Estate Property Management (selectively)
- Risk Management Consulting
- Supply Chain Consultant
- Sustainability Consulting
- Social Media Management
- Sports Agent (selectively)
- Title Agents
- Tour Operators (selectively excluding BIPD)
- Viticulturist and Wine Consultant
- Yoga, Fitness and Natural Medicine
- Logistic and Transport
- Predominantly Labour / Manual Activities
- Sports / Physical Contact Activities
- Import / Export
- Medical Equipment
- Mission Critical Products
- Landscape Supplies / Garden Centres
- Asbestos
- Any Service Involving Minors
- Aviation Risks

MORE STAND ALONE TRADES AND OCCUPATIONS COMING SOON

Talk to one of our underwriters today, who will be glad to help you on your next risk!

“Contact us”