







General & Products Liability

A comprehensive General & Products Liability product, that's specifically crafted for SME.

Broad coverage, competitive pricing and a large appetite across a wide range of industries and occupations, including:

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|  Market Stall Holders |  Labour Hire & Recruitment |
|  Manufacturers |  Printers and Multimedia |
|  Retailers and Wholesalers |  Farming (Selectively) |
|  Allied Health & Aged Care |  Media and Publishing |
|  Small Trades |  Travel Agents and Tour Operators (Selectively) |
|  Cabinet Makers and Similar |  Restaurants and Hospitality (Selectively) |
|  Project Managers & Engineering |  Charities and Not For Profits |
|  Property Owners |  Accommodation Risks |
|  Prefabricated Products and Materials |  Registered Training Organisations |
|  Agricultural Risks (Selectively) |  Education Services |

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 |  Principal's Indemnity |
|  Inquiry Costs |  Advertising Liability |
|  Property in Care, Custody and Control |  Cross Liability |
|  New Subsidiaries |  Deemed Employees |
|  Landlord's Liability |  Errors & Omissions (Optional) |
|  Product Recall Expenses (Optional) |  Spouses, Estates & Representatives |
|  Sudden & Accidental Pollution | |



General & Products Liability

What We Love!

- Accommodation Risks
- Accountants
- Advertising, Media & Publishing
- Archaeologists
- Café & Restaurant Operators
- Charities and Not For Profits
- Cheese and Dairy Manufacturing
- Education Providers (excluding Universities)
- First Aid Trainers
- Food Manufacturing
- Hospitality
- Interior Designers & Decorators
- Miscellaneous Manufacturing
- Online Retailers
- Plastic Manufacturing
- Property Owners
- Registered Training Providers
- Retailers
- Small Trades
- Textiles Wholesaling
- Travel Agents
- Vets (Domestic)
- Wholesalers
- White Collar Clerical

What We Don't Mind :)

- Aged Care
- Agricultural Risks (Selectively)
- Air-conditioning and Heating
- Allied Health & Medical Establishments
- Automotive Services
- Cement Products
- Cosmetic and Skin Care
- Retailing & Wholesaling
- Engineering Risks
- Farming (Selectively)
- Labour Hire
- Logistics
- Machining and Tooling
- Merchandising
- Project Construction Managers
- Security Installation (excluding monitoring, static guarding)
- Structural Steel Manufacturing
- Tour Operators (selectively excluding BIPD)
- Welding Risks
- Wood Works/Furniture
- White Goods Manufacturing, Retailing & Wholesaling

What We Don't Like!

- Arborists
- Aquatic Centres
- Trampoline Centres
- Pest Control Products
- Aviation Risks / Drones
- Baby Foods
- Alcoholic Beverages
- Cement Powder Manufacturing
- Childcare Centres / Creche's
- Underground Mining
- Demolition
- Scaffolding & Craneage
- Plumbing
- Static Guards/ Security Patrol
- Blood Stock / Horse Studs
- Medically Invasive / Life Critical Products
- Mobile Phone Manufacturers
- Mission Critical Components
- Night Clubs / Live Venues
- Offshore Oil and Gas
- Pet Food
- PPE of any kind
- Processing Plant & Equipment
- Waste to Energy Equipment
- Toys / Children's Products
- Tobacco Products

And more just ask!

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

“Contact us”