

**Delivering
bespoke
solutions.**

Pen
underwriting

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Talk to the experts



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Property

At Pen Underwriting our property team offers a broad range of underwriting expertise. You can rely on us to take the time to understand your clients' requirements for providing a tailored solution.

We consider our capacity levels to be market leading for our segment and welcome the opportunity for you to talk to one of our property underwriters today.

What do we cover?

- Commercial/ Industrial Properties
- Product Manufacturing
- Backpackers
- Fibreglassing
- Food Industry
- Furniture Manufacturing
- Nightclubs
- Plastics Fabrication
- Hospitality
- Accommodation (Hotels & Motels)
- Retail Outlets
- Warehousing
- Timber Fabrication Industry



General Liability

The Pen Underwriting Liability product, combined with our underwriting expertise, allows us to provide brokers with underwriting solutions to the most complex of liability programs.

With our broad appetite for underwriting complex occupations, Pen Underwriting is the preferred choice of many brokers. And it's all backed by reliable capacity and established relationships in the Lloyds' and local markets.

Who do we cover?

- Building Materials
- Chemical manufacturing
- Construction and civil contractors
- Mining operations including services to mining
- Drilling contractors
- Engineering
- Industrial machinery manufacturing and importing
- Motor vehicle and parts manufacturing and importing
- Tyre manufacturers and importers
- Renewable energy risks
- Food manufacturing including meat processing
- USA Exports

Product suite

- Public Liability and Products Liability
- Excess Liability
- Umbrella Liability
- Errors & Omissions extensions
- Contractual Liability extensions
- Queensland Electricians Liability extension
- Driving extension



Care Liability

Pen Underwriting offers specialist insurance expertise combined with exceptional service and first rate local and Lloyd's security. We provide our broker clients with superior coverage options across a wide range of product lines.

Our experienced Care team have developed bespoke wordings which address the unique needs of the Aged and Disability/Community Care sector, offering our brokers broader coverage with competitive pricing.

We provide insurance to those who care for the Aged and people with Disabilities such as (but not limited to)

- Residential Aged Care Facilities
- Serviced Apartments and Assisted Living
- Facility Respite Care and Convalescing Care
- Residential Supported Living Facilities
- Retirement living and Independent living units
- Day Care Centres for the Aged and/ or Disabled
- Domestic Assistance/ Personal Care
- At Home Nursing Care
- At Home Respite Care
- Transport and Social Support
- Home Maintenance, Modifications for the Aged and Disabled
- Meals and other Food Services
- Aged and Disability Services Eligibility Assessment
- RTO specialising in Home Care or Aged Care
- Consultants to the Care Industry
- Palliative Care

Our Industry Specific Products:

- Broadform Public and Products Liability
- Medical Malpractice/ Professional Indemnity
- Directors' and Officers' Liability Entity Cover (including Statutory Liability, Public Relations Expense, Crime, Internet Liability and Tax Audit)
- Employment Practices Liability



Hospitality Liability

Our detail-oriented Hospitality team will work with you to provide the best possible coverage options across a wide range of hospitality product lines.

Our specialty is developing exclusive products for existing and developing broker portfolios. We welcome you the opportunity to talk to one of our specialists to discuss the following appetite:

Hospitality Products

- Cafes and Restaurants (Licensed & Non Licensed)
- Vacant Land/ Property Owners & Strata Plans
- Accommodation Risks
- Licensed Clubs
- Boarding Houses/ Hostels
- Caravan Parks
- Backpackers
- Theatres



Professional Indemnity

Our service driven Professional Risks team pride themselves on working with you to provide tailored solutions across a wide range of occupations. We have an extensive appetite, accommodating SME risks through to large corporate accounts.

For more information on our broad coverage offerings and optional extensions, we welcome you to contact one of our experienced underwriters.

What do we cover?

Excess of Loss

PREFERRED OCCUPATIONS

- Architects
- Surveyors (including Building)
- Construction Companies
- Engineers (including Structural)
- Technology Companies
- Real Estate

NON-PREFERRED OCCUPATIONS

- Insurance Brokers
- Valuers

OUTSIDE OF APPETITE

- Accountants
- Financial Planners
- Investment Managers
- Stockbrokers

Primary Markets

PREFERRED OCCUPATIONS

- Miscellaneous Occupations
- Real Estate
- Technology

NON-PREFERRED OCCUPATIONS

- Architects
- High-risk Engineers and Surveyors

OUTSIDE OF APPETITE

- Accountants
- Financial Planners
- Investment Managers
- Stockbrokers



Cyber

Our new-to-market Cyber product is designed to assist the Insured during, and after, a cyber incident/event. A cyber event can include computer hacking, malware (malicious software), or data theft.

For more information on our broad coverage offerings and optional extensions, we welcome you to contact one of our experienced underwriters.

What do we cover?

PREFERRED OCCUPATIONS

- Architects / Engineers
- Charities / Not for profit
- Construction
- Domestic Services
- Education
- Financial Institutions (including Fin Planners)
- Government
- Hotels / Hospitality
- Logistics / Freight Forwarder
- Manufacturing
- Real Estate
- Recruitment
- Retail
- Wholesale

COVERS

- Breach costs
- Costs for damage to data or programs
- Insured's network failure (business interruption)
- Cyber extortion and ransomware
- Network security, privacy and confidentiality liability
- Network security, privacy liability (regulatory)
- Multimedia liability
- Cyber terrorism
- PCI DSS – fines penalties and assessments
- Outsource service provider or cloud service provider failure
- Income loss and extra expense
- e-Theft (crime)

OUTSIDE OF APPETITE

- Social Media
- Adult Content
- Technology Companies
- Payment Processors
- Business Processing Outsourcing (BPO)
- Debt Collecting
- Companies providing interactive consumer healthcare information websites
- Internet Service Providers
- Gambling
- Direct Marketing

Transport

Pen Underwriting offer specialist insurance expertise and quality underwriting to provide our broker clients with the best possible coverage options across a wide range of product lines.

From hire cars to commercial long hauls fleets, the Pen Underwriting team can provide standard, non-standard and specialty commercial motor insurance.

Who do we cover?

- Heavy Motor Fleet and Owner Drivers
- Commercial Motor Vehicles
- Motor Trade Sales and Garage Risks – Road Risks
- Hire/ Rental Cars
- Driver Training – Heavy & Light Commercial
- Plant Machinery & Equipment - accommodation only - when within a motor slip
- Couriers - minimum of 10 units

What do we cover?

- General
- Earthmoving
- Tipping
- Hazardous Goods (excluding Bulk Fuel)
- Containers
- Waste (including Compactors/ Garbage Trucks and Skip Bins)
- Furniture (including Removals - long haul)
- Concrete delivery (including pumping)
- Dry Hire, Wet Hire and Rentals
- Building Materials
- Water Tankers
- Refrigerated (600kms only)
- Logging - Trucks & Trailers (max 600 radius)



Construction

Our expert Material Damage and Liability Underwriters work with our brokers to fully understand their clients' business and annual or project specific coverage requirements to deliver comprehensive insurance coverage solutions.

Our broad and evolving appetite caters to the diversity of the Australian Construction Industry, considering contractors, builders' and plant occupations and projects.

Construction and/or Alteration of:

- Single or multiple occupancy residential buildings
- Offices
- Schools & Universities
- Government & municipal buildings, correctional facilities, libraries
- Hospitals & nursing homes/ facilities
- Hotels and resorts
- Cinemas & theatres
- Shopping Centres & supermarkets
- Churches
- Sports Centres
- Hangars (MD Only)
- Industrial complexes
- Warehouses & cold stores
- Exhibition and assembly halls

Erection and/or Installation of:

- Air-conditioning & refrigeration
- Computers, communication and other electronic equipment
- Generating, transforming, regulating and distribution equipment (MD Only)
- Structural steel (MD Only)
- Tanks and silos (MD Only)
- Printing machinery
- Production machinery
- Food processing
- Logistics

Infrastructure consisting of:

- Site preparation and subdivisions including utilities
- Municipal infrastructure
- Piling, excavation and foundation works (MD Only)
- Car parks
- Urban and suburban transport infrastructure
- Harbour works (closed waters and attached to land)
- Mining and extraction infrastructure (above ground and excluding coal)





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