### Delivering bespoke solutions.





### **Contact Information**

Our Underwriters	Direct Numbe	r Email Address	Location
CONSTRUCTION David Hackforth - Underwriting Manager Ian Warmer - Senior Underwriter	02 9323 5019 02 9323 5039	David_Hackforth@penunderwriting.com lan_Warmer@penunderwriting.com	Sydney Sydney
GENERAL LIABILITY			
Sugra Kaur - Senior Underwriter	02 9323 5081	Sugra_Kaur@penunderwriting.com	Sydney
Alicia Kastrounis - Underwriter	02 9323 5024	Alicia_Kastrounis@penunderwriting.com	Sydney
Ashley Bunn - Senior Underwriter	03 9810 0621	Ashley_Bunn@penunderwriting.com	Melbourne
Barry Long - Team Manager	03 9810 0611	Barry_Long@penunderwriting.com	Melbourne
Rob Haward - Senior Underwriter	07 3056 1450	Rob_Haward@penunderwriting.com	Brisbane
Josephine Ho - Underwriter	07 3056 1435	Josephine_Ho@penunderwriting.com	Brisbane
CARE LIABILITY			
Kerrie Coxell - Team Manager	02 9323 5011	Kerrie_Coxell@penunderwriting.com	Sydney
Linda Gleave - Senior Underwriter	02 9323 5052	Linda_Gleave@penunderwriting.com	Sydney
Amelia Bluett - Underwriter	03 9810 0605	Amelia_Bluett@penunderwriting.com	Melbourne
Alix Matthews - Underwriter	07 3056 1479	Alix_Matthews@penunderwriting.com	Brisbane
HOSPITALITY LIABILITY			
Benedicta Ankrah - Senior Underwriter	02 9323 5037	Benedicta_Ankrah@penunderwriting.com	Sydney
Paul Behm - Underwriting Manager	02 9323 5020	Paul_Behm@penunderwriting.com	Sydney
Sarah Gerdes - Senior Underwriter	02 9323 5017	Sarah_Gerdes@penunderwriting.com	Sydney
Michael Kennedy - Underwriter	02 9323 5025	Michael_Kennedy@penunderwriting.com	Sydney
PROFESSIONAL RISKS			
Chris Bounos - Underwriting Manager	07 3050 1480	Chris_Bounos@penunderwriting.com	Brisbane
Louise Soutter - Senior Underwriter	07 3056 1406	Louise_Soutter@penunderwriting.com	Brisbane
PROPERTY			
Ely Romero - Senior Underwriter	02 9323 5071	Ely_Romero@penunderwriting.com	Sydney
Gary Beer - Underwriter	02 9323 5015	Gary_Beer@penunderwriting.com	Sydney
Jerome Furtado - Senior Underwriter	02 9323 5072	Jerome_Furtado@penunderwriting.com	Sydney
Lenu Lukose - Property Portfolio Manager	02 9323 5030	Lenu_Lukose@penunderwriting.com	Sydney
Sally Ing - Underwriter	02 9323 5018 02 9323 5016	Sally_Ing@penunderwriting.com	Sydney
Tanya Ommi - Underwriter	02 9323 5018	Tanya_Ommi@penunderwriting.com Candy_wei@penunderwriting.com	Sydney Sydney
Candy Wei - Underwriter Maz McLennan - Underwriter	07 3056 1407	Maz_McLennan@penunderwriting.com	Brisbane
Scot France - Senior Underwriter	07 3056 1400	Scot_France@penunderwriting.com	Brisbane
Amanda Seng - Senior Underwriter	03 9810 0609	Amanda_Seng@penunderwriting.com	Melbourne
Maryanne Stanton - Underwriter	03 9810 0619	Maryanne_Stanton@penunderwriting.com	Melbourne
Francis Lee - Senior Underwriter	03 9810 0606	Francis_Lee@penunderwriting.com	Melbourne
Nick Best - Team Manager	03 9810 0608	Nick_Best@penunderwriting.com	Melbourne
Mary-Anne Turner - Senior Underwriter	03 9810 0624	MaryAnne_Turner@penunderwriting.com	Melbourne
Karen Taylor - Underwriter	03 9810 0613	Karen_Taylor@penunderwriting.com	Melbourne
TRANSPORT			
Jenny Prendergast - Team Manager	07 3056 1457	Jenny_Prendergast@penunderwriting.com	Brisbane
Tim Moore - Senior Underwriter	03 9810 0615	Tim_Moore@penunderwriting.com	Melbourne
Kimberley Hyland - Senior Underwriter	07 3056 1438	Kimberley_Hyland@penunderwriting.com	Brisbane

# Talk to the experts



Our offices

#### SYDNEY

Level 11, 99 York Street, Sydney NSW 2000

GPO Box 4431 Sydney NSW 2001

P: 02 9323 5000

#### BRISBANE

Level 9, 60 Edward Street, Brisbane QLD 4000

GPO Box 541 Brisbane QLD 4001

P: 07 3056 1400

#### **MELBOURNE**

Level 3, 333 Collins Street, Melbourne VIC 3000

GPO Box 230 Collins Street West VIC 8007

P: 03 9810 0600

WEBSITE: www.penunderwriting.com.au

For all media enquiries please contact Renee Butler **EMAIL:** renee\_butler@penunderwriting.com



## 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?

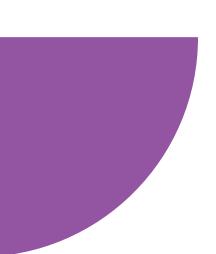
- Building Materials
- Chemical manufacturing
- Construction and civil contractors
- Mining operations including services to mining
- Drilling contractors
- Engineering
- Industrial machinery manufacturing and importing

- 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

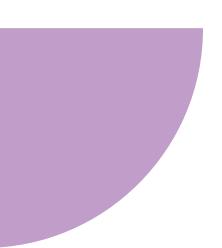
Our detail-oriented Hospitality team will work with you to provide the best possible coverage options across a wide range of hospitality product lines.

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





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

#### Primary Markets

#### **PREFERRED OCCUPATIONS**

- Miscellaneous Occupations
- Real Estate
- Technology

#### **NON-PREFERRED OCCUPATIONS**

- Insurance Brokers
- Valuers

#### **OUTSIDE OF APPETITE**

- Accountants
- Financial Planners
- Investment Managers
- Stockbrokers

#### **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, nonstandard 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)







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)

