



Our risk appetite

Supporting you, to
support your clients.

shieldcover.com.au

Support you can count on

If you have occupations that fall outside standard acceptance criteria, we may still be able to assist through alternative underwriting arrangements, including our Hard-to-Place Facility or other approved markets, subject to individual risk assessment.

These submissions can be referred to our underwriting team for review and consideration. If you have any questions, our team is here to support you.

Get in touch



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Accommodation

Occupations we can cover:

- Motels
- Budget & student accommodation
- Bed & breakfast

Coverage highlights

- Automatic errors & omissions endorsement
- Automatic inn keepers Liability endorsement

Coverage can be extended to include the following facilities:

- Dance floor
- Tennis court, swimming pool/spa, sauna/steam room, gym
- Children's playgrounds/entertainment room

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$1,000
- Minimum premium from \$500

Outside of guidelines

- Venues with nightclubs
- Any venue without smoke detectors, non-conformance with council/fire brigade requirements
- Backpackers with licensed bar, hotel accommodation, farmstays accommodation, colleges/universities/halls of residence on campus accommodation

Cafes/restaurants

Occupations we can cover:

- Restaurants
- Cafes
- Mobile food trucks

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$500
- Minimum premium from \$491

Outside of guidelines

- Any risks with a commercial liquor trade license
- Any risk where there is the provision of alcohol without food consumption
- Any risk trading under commercial hotel/liquor sales
- Mobile bars

Pubs/taverns

Occupations we can cover:

- Pubs/taverns (country & suburban)
- Property Owners of pubs/taverns

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$2,500
- Minimum premium from \$2,500

Outside of guidelines

- Nightclubs
- Mechanical bull riding

Cleaning contractors

Occupations we can cover:

- Residential cleaning (during business hours)
- Commercial Cleaning including offices, retail spaces, cinema and more (outside of business hours)
- Bond cleaning
- Builders clean
- Street cleaning

Coverage highlights

- Loss of keys endorsement

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$1,000
- Minimum premium from \$450

Outside of guidelines

Any cleaning activities during business hours at:

- Shopping centres
- Schools, college, university and kindergarden
- Events

Scaffolders

Occupations we can cover:

- Scaffolding contractors

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$7,500
- Minimum premium from \$3,102

Outside of guidelines

- Work over 30 metres
- Underground mining, drag line, high voltage power supply, airports, railways, wharfs, temporary seating, stages, lighting and camera tower, concerts, sporting events and where the applicant works outside Australia
- Inadequate risk management protocols

Welders

Occupations we can cover:

- Welding contractors
- Boiler makers

Coverage highlights

- Heat application warranty conditions applied
- Spread of fire exclusion applied

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$1,000
- Minimum premium from \$491

Outside of guidelines

- Marine work
- Underwater welding

General trades

Occupations we can cover:

- Extensive range of general trade occupations available

Coverage highlights

- Victorian plumbers extension
- Queensland electricians extension

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$1,000
- Minimum premium from \$315

Outside of guidelines

- Pool installation/construction (referral in transition to move to within guidelines)
- Cooling towers
- Alarm/security services
- Tree lopping, tree surgeons
- Waterproofers
- Form workers/underpinning /restumping
- Temporary fencing
- Work on cranes
- Rigging in any capacity
- Works involving the use of ropes/rope access etc - not including harnesses for under 10m

Motor trades

Occupations we can cover:

- Mechanics
- Diesel Mechanics

Coverage highlights

- Driving risk extension
- Faulty workmanship extension
- Property in physical or legal control motor trades
- Registration & road worthy extension
- Hook liability extension

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$2,500
- Minimum premium from \$605

Outside of guidelines

- Significant hydraulic activities



Property owners

Occupations we can cover:

- Vacant land
- Commercial property owners

Coverage highlights

- Residential units where floor space is 50% or less (commercial property owners)
- Vacant domestic structure (house, shed, etc)
- Used for agistment of up to 50 head
- Used for markets
- Land used for camping (by the insured only)
- Hobby farms up to 50 acres

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$500
- Minimum premium from \$300

Outside of guidelines

- Serviced apartments or accommodation risks
- Licensed clubs & nightclubs
- Cinemas
- Premises providing accommodation for occupants with intellectual or physical disability
- Constructed car parks (vacant land)
- Tenanted properties (vacant land)

Project managers/site supervisors

Occupations we can cover:

- Project managers
- Site supervisors

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$500
- Minimum premium from \$574

Outside of guidelines

- Any manual labour activities undertaken
- Marine works
- Projects in connection with underground mining activities
- Projects in connection with airfield/airport activities

Transport & logistics operators

Occupations we can cover:

- Transport operators
- Furniture Removal
- Skip bins
- Towing
- Courier operators
- Pilot drivers

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$500
- Minimum premium from \$399

Outside of guidelines

- Livestock transport
- Hazardous/dangerous goods

Events

Occupations we can cover:

- Small-large one-off events
- Market organisers
- Market stall holders

Outside of guidelines

- Use of amusement rides or inflatables
- Use of fireworks/pyrotechnics

Limits & pricing

Limits of Liability up to \$20,000,000

Minimum excess:

- \$156.00 for one off events and market stall holders
- \$378.00 for market organisers
- \$696 for large scale events

Minimum premium from \$500

Retailers

Occupations we can cover:

- Handmade/handicraft
- Retailers including small online retailers

Coverage highlights

- Market stall holder extension
- North American jurisdiction extension

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$500
- Minimum premium from \$331

Outside of guidelines

- Play equipment – climbing or riding equipment, playgrounds
- Seating & highchairs including car seats and bean bags
- BPA products
- Teething products made from plastic or BPA
- Carrying products – baby cradles, chest/back harnesses
- Bouncers, walkers, infant swings, jolly jumpers
- Children's furniture – cots, beds, tables, chairs, changes tables etc.
- Sensory Bottles and water beads

Manufacturing

Occupations we can cover:

Broad range of occupations including:

- Wood, steel, ceramic product manufacturing
- Structural frames, prefabricated building manufacturing
- Transportable structures, cement products, vehicle trays & drawers, structural steel pipe & tubing
- Fabric products – clothing, knitted products, hosiery, footwear, plastics & rubber, carpet & rugs
- Consumables – dairy products, oils, flour, baked goods, confectionery, beverages
- Paper products
- Electrical equipment & appliances
- Automotive components, trailers, caravans, horse floats (excluding critical parts)

Coverage highlights (optional)

- Product recall expenses
- Errors & omissions
- North American jurisdiction extension

Limits & pricing

- Limits of Liability up to \$20,000,000
- Minimum excess: \$1,000
- Minimum premium from \$450

Outside of guidelines

- Electronics imported from China
- Electrical equipment & appliances
- Toy manufacturer/importation

ShieldCare

Occupations we can cover:

- Disability workers
- NDIS contractors
- Care workers

Coverage highlights

- Packaged solution (General Liability, Professional Indemnity, Accident & Sickness)

Activities included:

- Household tasks
- Overnight Stays at client home
- Transport
- Social/community activities
- Errands and more
- NDIS plan managers

Limits & pricing

- Limits of Liability up to \$20,000,000 (GL)
- Limits of liability up to \$1,000,000 (PI)
- Weekly benefits up to 85% of salary for injury or sickness (A&S)
- Minimum excess: \$500
- Minimum premium from \$200

Outside of guidelines

- Respite care/accommodation providers

Individual Personal Accident & Sickness

Occupations we can cover:

- Broad appetite (cover 500+ occupations)

Coverage highlights

- Age eligibility up to 75 years (for renewals)
- Agreed value weekly benefits
- Lump sum benefit
- Family counselling benefit
- Hospital Admission benefit
- Fixed business expenses benefit
- Flexible cover options

Limits

- Weekly benefits up to 85% of salary for injury or sickness
- Minimum waiting period: 7 days
- Maximum benefit period: 156 weeks

Outside of guidelines

- Blasting workers
- Crowd controllers
- Dancers
- Deck, fishing hands & stevedores
- Drillers, miners and shot firers
- Flight attendants
- Flying instructors & pilots
- Forestry and logging workers
- Guides (outdoor adventure)
- Linespersons (electrical & telecommunications)
- Logging workers
- Police & prison officers
- Tree fellers

**For all Accident & Health risks,
contact Sophie Wunsch.**

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Group Personal Accident & Sickness

Occupations we can cover:

- Broad appetite (cover 500+ occupations)
- Enterprise bargaining agreements
- Voluntary workers
- Journey Cover (travel to and from work)

Coverage highlights

- Weekly benefits up to 85% of salary for injury or sickness
- Lump sum benefit
- Pet care expenses benefit
- Family counselling benefit
- Hospital admission benefit
- Non-medicare medical benefit (for Voluntary Workers only)
- Accidental death & disablement benefit
- Flexible cover options

Limits

- Weekly benefits up to 85% of salary for injury or sickness (A&S)
- Minimum waiting period: 7 days
- Maximum benefit period: 156 weeks

Outside of guidelines

- Blasting workers
- Crowd controllers
- Dancers
- Deck, fishing hands & stevedores
- Drillers, miners and shot firers
- Flight attendants
- Flying instructors & pilots
- Forestry and logging workers
- Guides (outdoor adventure)
- Linespersons (electrical & telecommunications)
- Logging workers
- Police & prison officers
- Tree fellers

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Hard-to-place/complex risks/high hazard (Open Market)

General Liability

Occupations we can cover:

- Pharmaceutical
- Medical device
- Clinical Trials (170 Countries)
- Unlimited aggregation capacity for each study protocol & drug compound
- Authority to issue documentation in 95 territories within 24 hours
- Pregnancy
- Children
- Vaccines
- Cell & gene therapies
- Permanently invasive devices
- Blood products
- Emergency settings
- Lifestyle drugs and/or treatments
- Psychedelic drugs
- Energy
- Renewable energy
- Mining (operators, contractors)
- Quarry operators
- Mineral exploration including Junior exploration
- Commodities
- Civil construction (bridge, tunnels)
- Form workers
- Concreters
- Manufacturing
- Property owners (minimum \$7.5m rental income)
- Cleaning

Limits

- Variable

Deductible

- Variable

Minimum premium:

- \$10,000

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Environmental impairment liability

Occupations we can cover:

- Manufacturing
- Power & utility
- Retail & warehouse
- Haulage & logistics
- Construction projects
- Property owners & developers
- Waste management & disposal facilities
- Environmental professional service firms
- Multinationals

Coverage

- Claims made basis only
- Contractors pollution (CPL)
- On-site first party clean-up costs
- Statutory liability from gradual pollution and sudden & accidental pollution
- Biodiversity damage

Limit

- Up to \$20,000,000

Deductible

- Variable

Minimum premium:

- \$10,000

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Professional Indemnity

Occupations we can cover:

- Engineers
- Architects
- Insurance brokers
- Design & construct

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Limit

- Up to \$20,000,000

Deductible

- From \$5,000
- Excess layers available

Minimum premium:

- Variable (Fees must be at least greater than \$1,000,000)

On case-by-case basis:

- Finance & mortgage brokers

Product recall

Occupations we can cover:

- Food & beverage
- Automotive
- Pharmaceuticals
- Consumer goods

Coverage

- First party costs and third-party losses
- Accidental contamination & mislabelling to regulatory action & malicious tampering
- Recall costs, replacement costs (including increased costs of working)

Self retention

- Variable

Minimum premium:

- Variable

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Construction

- Section 1
- Section 2

What we can cover:

- One-off
- Annual

Limit

- Variable

Deductible

- Variable

Minimum premium:

- Variable

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If you're interested in any of our products, request a quote today.

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