

# Trade Pack

## Broker Fact Sheet: HTP2

This fact sheet is for brokers' information only. It is not a Product Disclosure Statement. The product can be accessed via Sunrise Exchange, under Product Code HUTTP. We will only accept submissions via Sunrise - we do not accept emailed submissions. Contact [help@hutchunderwriting.com.au](mailto:help@hutchunderwriting.com.au) with any questions.

### Our Target Market

This product has been designed for SME trade businesses across Australia. This product includes Public and Product Liability as standard, and other optional covers available as a packaged policy solution which allows cover to be obtained based on individual business needs and specific operational risk requirements. Our objective is to automate smaller, well-established risks with a good claims record.

The following is our high-level Auto-Acceptance criteria – however note that referral may be triggered on other rating factors.

- Turnover: up to \$5M
- Contractor payments up to \$500,000 or 60% turnover
- Mobile Plant up to \$250,000 (\$100,000 any one item)
- More than three years trading history, good claims record

### Product Highlights

Section	Cover Summary	Limits Available
1 <b>Public &amp; Products Liability</b>	Cover for Public Liability, Products Liability, Advertising Liability, Defence Costs and Supplementary Payments  Property in Care, Custody and Control	Up to \$20M  Up to \$1M available
2 <b>General Property</b>	Optional cover for Tools, Stock, Office Equipment, Leased Premises Fixtures and Fittings and/or Glass  Option to include Flood	Up to \$30,000 for Tools Up to \$50,000 for Stock, Office Equipment and Leased Premises Fixtures and Fittings Up to \$5,000 for Glass
3 <b>Tax Audit</b>	Optional cover for Audit Costs in connection with a Tax Audit of the Business	Up to \$100,000
4 <b>Cyber</b>	Optional cover for loss of Funds as a result of Cyber Crime; and Defence Costs incurred as a result of a Data Breach	Up to \$25,000
5 <b>Individual Personal Accident</b>	Optional cover for Individual Personal Accident and/or Illness benefits for Covered Events	Prime Benefit up to \$150,000 Weekly Benefit up to \$1,500 for up to 104 weeks (Max \$1M in the aggregate)
6 <b>Mobile Plant</b>	Optional cover for damage to Mobile Plant and Listed Attachments	Up to \$250,000 (Max \$100,000 any one item)
7 <b>Registered Mobile Plant Liability</b>	Optional cover for Registered Mobile Plant Liability	Up to \$20M

The Clear Way to Better Cover

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Hutch is an Authorised Representative (number 001296345) of CoverRadar Group Pty Ltd, ABN 146 412 25 809, AFS Licence number 523647, of L6, 7-15 Macquarie Place, Sydney, NSW 2000.



## Coverage Highlights

### Liability

- Broadform Public and Products Liability
- Defence and Legal Costs
- Reimbursement for first aid and temporary protection costs
- Sudden and Accidental Pollution cover
- Principals vicarious liability insured
- Cross Liability

### General Property

- Broad definition of Damage and Event providing comprehensive protection for key business assets
- Tailor to requirements by choosing from Tools, Stock, Office Equipment, Leased Premises Fixtures and Fittings, and/or Glass at the Main Situation
- Optional cover for Flood (where available)
- Cover available for unspecified items valued up to \$5,000
- Additional benefits can include Personal Effects of Employees, Damage to domestic electric motors and depreciation of undamaged Stock

### Tax Audit

- Cover is applicable to multiple tax types, including income tax, GST, Superannuation, and Payroll Tax
- Cover for fees of professional accountants or other consultants (pre-approval required)

### Cyber

- Cover for loss of Funds as a result of payment redirection scams
- Cover for defence costs resulting from a data breach

### Individual Personal Accident

- Choose between Accident only or Accident and Illness cover
- Additional benefits can include rehabilitation costs, unexpired membership benefit and/or funeral expenses
- Optional cover for additional activities: motorcycling, waterskiing and football (amateur level only)

### Mobile Plant

- New for old cover for items less than 24 months old
- Cover for hired in Mobile Plant
- Automatic additions
- Finance payment protection
- Hook Liability (where available)
- Road Liability (where applicable)

## Our Occupation Appetite

Acceptable		Declined
Bricklayer	Air Conditioning Installation	Construction
Carpenter	Concreter	Crane Operators
Carpet or Carpet Tile Laying	Earthmoving	Demolition
Flooring Contractor	Electrician	Fire Protection Installation
Handyman / Property Maintenance	Excavation	High Voltage Work
Landscaping	Lift & Hoist Installation	Plumbing
Lawn Mowing	Paving Contractor	Rail & Rail Corridor Work
Painter & Decorator	Abrasive Blasting of Building Exteriors	Roofing Contractors
Plasterer / Gyprocker	Weed Control Service	Scaffolding & Formwork
Shop & Office Fitters/Workshop	Window Cleaning (Up to two storey external)	Solar Panel Installation
Vending Machine Installation	Window Installation	Waterproofing Contractors

\*Not all sections or extensions are available for all Risks

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