

Trade Pack

Broker Fact Sheet: HTP3

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 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 Public & Products Liability	Cover for Public Liability, Products Liability, Advertising Liability, Defence Costs and Supplementary Payments	Up to \$20M
	Property in Care, Custody and Control	Up to \$1M available
2 General Property	Optional cover for Tools, Stock, Office Equipment, Leased Premises Fixtures and Fittings and/or Glass	Up to \$30,000 for Tools Up to \$50,000 for Stock, Office Equipment and Leased Premises Fixtures and Fittings
	Option to include Flood	Up to \$5,000 for Glass
3 Tax Audit	Optional cover for Audit Costs in connection with a Tax Audit of the Business	Up to \$100,000
4 Cyber	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 Individual Personal Accident	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 Mobile Plant	Optional cover for damage to Mobile Plant and Listed Attachments	Up to \$250,000 (Max \$100,000 any one item)
7 Registered Mobile Plant Liability	Optional cover for Registered Mobile Plant Liability	Up to \$20M

The Clear Way to Better Cover

W: hutchunderwriting.com.au T: 1 300 256 056

Hutch Underwriting Pty Ltd ABN 846 552 56 134, L6, 7-15 Macquarie Place, Sydney, NSW, 2000.

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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