

## LIABILITY PROGRAMMES

Some occupations we can assist with are:

Air Conditioning & Cooling Towers  
 Airside/Airports Extension - dovetailed with our Aviation offering  
 Blasting - for Quarrying and Mining industries  
 Boiler Manufacturing/Installation  
 Communications Industry  
 Concrete Industry (including precast panels)  
 Chemicals (excluding agricultural)  
 Demolition  
 Drilling - land based and exploratory  
 Earthmoving  
 Elevators, Escalators & Lifts  
 Energy Industry  
 Engineering/Manufacturing Industry (including high hazard)  
 Excavation  
 Fire Protection/Sprinklers  
 Height Safety  
 High Rise Window Cleaning (all heights considered)  
 Labour Hire (excluding professional indemnity)  
 Landfill  
 Legionella/Legionnaires  
 Mining, Oil & Gas Industry  
 Petrochemical – Manufacturing/Installation  
 Pollution  
 Quarrying  
 Railway Industry (excluding Signalling & Rolling Stock)  
 Shoring, Underpinning & Piling  
 Steel/Metal Fabrication  
 Traffic Control  
 Tree Loppers including around power lines (all heights considered)  
 Waste/Salvage/Recycling Industry  
 Water Industry  
 Welding Contractors

## ASBESTOS LIABILITY

Basis of cover can be on a "claims-made" or "occurrence" basis. The types of risks considered are:

Asbestos removal  
 Working with &/or making-safe asbestos (typically for tradespeople working with or around asbestos)  
 Asbestos cartage (in a registered vehicle)  
 Asbestos sampling/testing

## MINING LIABILITY

Some examples of risks considered:

Manufacture, Installation, Supply, Sales and/or service of mining related products and services  
 Contractors/Sub-contractors in the mining sector doing on/off site work  
 Mineral Exploration  
 Underground and offshore work  
 Notable exclusions: Thermal coal activities & exposures

## ENTERTAINMENT LIABILITY

For the following industries:

Entertainment  
 Firearm Industry (including firearms dealers with imports, shooting ranges & gun clubs, professional shooters & firearms trainers)  
 Hospitality (excluding pubs and nightclubs)  
 Leisure  
 Security (excluding crowd control)

**Extensions\* available to our Liability offering:**

Queensland Electricians Liability  
 Victorian Plumbers Liability (excluding commercial plumbing)  
 Statutory Liability  
 Professional Indemnity  
 Errors & Omissions  
 Contractors Environmental Liability

\*Conditions apply

## AVIATION

Examples of aviation risks we will consider:

### General Aviation (Hull & Liability)

Fixed Wing (including Corporate Jets) and Rotor Wing including:

- Private aircraft owners and operators
- Commercial / Charter operators
- Airwork Operators

### Remotely Piloted Aircraft (RPA) {a.k.a. UAVs or drones}

- Commercial use only

### Airside Contractors and Concessionaires Liability

Airport Liability cover for casual contractors who are not based Airside or at Airport locations such as:

- Aerodrome Reporting Officer (ARO)/Auditors
- Airport Construction/Maintenance
- Couriers
- Refuellers
- Catering contractors (terminal and aircraft)
- Cleaners (terminal and aircraft)

### Aviation Premises, Hangarkeepers and Products Liability

- Private Hangar Owners/Occupiers
- Maintenance Repair Organisations (MRO)
- Fixed Base Operators (FBO)
- Airport Owners and Operators
- Aviation Fuelling Liability
- Aviation Product Liability for Original Equipment Manufacturers (OEM) of aircraft parts
- RPA Manufacturers Product Liability.

## PROFESSIONAL INDEMNITY

Some professions we can assist with are:

Asbestos  
 Aviation Industry Professionals  
 Building inspections for pre-purchase (excluding pests or pools)  
 Business Consultants/ Corporate Advisory  
 Design & Construct  
 eHealth  
 Engineers  
 Environmental  
 Geological Consultants  
 Height Safety  
 Marine  
 Metallurgists  
 Mining, Oil & Gas  
 Pollution  
 Professions involved in the USA / Canada (not domiciled)  
 Project / Construction Management  
 Quality Assurance / Control Consultants  
 Testing Laboratories (NATA/NDT)  
 Underground service locators  
 Welding Inspectors & Consultants  
 Workplace Health &/or Safety

