

Introduction

Products Professional & Insurers Indemnity Public Liability Business & Office Pack Management Liability Cyber Liability & Privacy Protection

Personal Accident & Information Illness Technology Allied Health Combined Liability

# Your Digital Broking Solution

We simplify the process for brokers to service their SME clients. **Quote, Compare and Bind in minutes.** 



Introduction

Products Professional & Insurers Indemnity

Business & **Public Liability** Office Pack

Management Liability

Cyber Liability Accident & & Privacy Protection

Personal

Illness

Information Technology

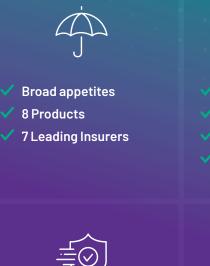
Allied Health Combined Liability

# Servicing your SME clients has never been easier.

The B4B platform is the easiest way to quote, compare and bind multiple policies and products from multiple insurers instantly.

BizCover for Brokers was founded by brokers for brokers.

Our team was aware of how difficult it was to deliver top tier service to clients when you're strapped for time and resources. That's why we designed our platform to give you tools that deliver more time more choice and more efficiency to your day





- Single data entry
- Select multiple products

HHUT

- **Receive multiple quotes**
- From multiple Insurers



- **Bind instantly**
- Policy docs instantly
- ✓ Full policy lifecycle management



- 🗸 🖌 Full support team
- 🗸 🖌 By phone, webchat or email



Information Technology

Personal

Illness

**Allied Health** Combined Liability

# Our products and insurers

We cover 6,000+ occupations, quoting multiple products from 7 underwriters at market leading rates.

	AIG	<b>DUAL</b> '	<b>point</b> <sup>2</sup>	@ QBE	HCI Hollard.	vero∜	СНИВВ
Professional Indemnity	$\checkmark$	$\checkmark$		$\checkmark$		$\checkmark$	
Public Liability	$\checkmark$	$\checkmark$		$\checkmark$	$\checkmark$	$\checkmark$	
Business & Office Pack	$\checkmark$			$\checkmark$	$\checkmark$		$\checkmark$
Management Liability	$\checkmark$	$\checkmark$				$\checkmark$	
Cyber Liability & Privacy Protection	$\checkmark$	$\checkmark$					$\checkmark$
Personal Accident & Illness		$\checkmark$	$\checkmark$	$\checkmark$			
Information Technology	$\checkmark$	$\checkmark$				$\checkmark$	
Allied Health Combined Liability		~				~	

1 Underwritten by Lloyds of London

2 Underwritten by Lloyds of London



Introduction

Products Professional & Insurers Indemnity

Public Liability

Business & Office Pack

Management Liability

Cyber Personal Liability Accident & & Privacy Protection

Illness

Information Technology

Allied Health Combined Liability

# Professional Indemnity

BizCover for Brokers has 4 leading insurers

**AQBE DUAL** 

AIG

vero∜

### Examples of top performing occupations:

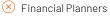


# Training Consultancy

Consulting Engineering

Structural engineering

#### Examples of occupations we cannot cover:



- × Property Developers
- × Insurance Brokers
- × Pre-Purchase Building Inspectors
- × Valuers

up to Limits \$10,000,000 upto Insured Turnover \$7,500,000 650+ **Occupations** to choose from

### Claim example: Accountant

#### **Claim Description**

The Insured provides accounting services. The Insured was contracted to provide auditing services to their client. The claimant discovered that their bookkeeper was concealing trust money and diverting funds from the trust. The Claimant brought a claim against the Insured alleging they failed to identify missing monies in their examination.

#### Outcome

The Claimant was awarded \$50,000 and an additional \$40,000 in legal costs was incurred by the Insurer.

Visit www.bizcoverforbrokers.com.au/professional-indemnity for more information.



Products & Insurers

Public Liability

Business & Office Pack Management Liability

Cyber Liability Accident & & Privacy Protection

Personal

Illness

Information Technology

Allied Health Combined Liability

	Professional Indemnity Appetite Matrix								
		Probability of Instant Quote (no referral)	Max Turnover	Average Bound Premium (2021)	Largest Bound Premium (2021)	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
	Accounting, Bookkeeping and Taxation	High	Accounting: \$5mil Bookkeeping & Taxation: \$2mil	\$649	\$7,020	\$10mil	<ul> <li>Accounting Services</li> <li>Bookkeeping &amp; BAS Agency Services</li> <li>Tax Agent Service</li> </ul>	× Business Valuations very limited	<ul> <li>Management Liability</li> <li>Office Pack</li> <li>Public Liability</li> <li>Cyber Liability</li> <li>Personal Accident &amp; Illness</li> </ul>
	Architecture, Engineering & Technical Services	Architect: Medium Engineering: Medium	Architects: \$5mil Engineers: \$3mil	\$2,580	\$38,340	\$10mil	<ul> <li>Architect &amp; Architectural Consulting Services</li> <li>Architectural Drafting Services</li> <li>Interior Design</li> <li>Land Surveying</li> <li>Landscape Architectural Services</li> <li>Building Design (up to 3 storeys)</li> <li>Building Inspection Services</li> <li>Civil Engineering Consulting Services</li> <li>Construction Project Management</li> <li>Engineering Consulting Services</li> <li>Town Planning Services</li> </ul>	<ul> <li>Civil/Structural Engineers working on high risk infrastructure</li> <li>Aeronautical Engineering</li> <li>Marine Engineer</li> <li>Pre-Purchase Inspections</li> <li>Nuclear Engineering</li> </ul>	<ul> <li>Management Liability</li> <li>Office Pack</li> <li>Cyber Liability</li> </ul>
	Education & Training	High	\$3mil	\$619	\$2,415	\$10mil	<ul> <li>Registered Training Organisations</li> <li>Training Consultancy</li> <li>Sports Coaching</li> <li>Teaching</li> <li>Tutorial Services</li> </ul>	<ul> <li>Schools</li> <li>Childcare (of any type)</li> </ul>	<ul> <li>Public Liability</li> <li>Cyber Liability</li> <li>Personal Accident &amp; Illness</li> </ul>
	Consultancy Occupations	High	\$5mil	\$594	\$5,250	\$10mil	<ul> <li>Management Consultant</li> <li>Migration Agency</li> <li>HR Consulting</li> <li>Recruitment Consulting/ HR Services</li> <li>Environmental Consulting (except Laboratory Services)</li> <li>Education Consulting</li> <li>Business Coaching</li> </ul>	<ul> <li>Actuary</li> <li>The co-ordination, collection and analysis services with respect to drug testing in accordance to the World Anti-Doping Agency and National Association of Testing Authorities standards</li> <li>The provision of outsourcing administration of commission and revenue management services</li> </ul>	<ul> <li>Public Liability</li> <li>Cyber Liability</li> <li>Personal Accident &amp; Illness</li> </ul>



Products & Insurers

Public Liability

Business & Office Pack Management Liability

Cyber Liability Accident & & Privacy Protection

Personal

Illness

Information Technology

Allied Health Combined Liability

	Professional Indemnity Appetite Matrix									
			Probability of Instant Quote (no referral)	Max Turnover	Average Bound Premium (2021)	Largest Bound Premium (2021)	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
See IV		Financial, Legal and Insurance Services	Medium	Finance <b>\$2mil</b> Legal/ Insurance: <b>Not Offered</b>	\$795	\$2,329	\$5mil	<ul> <li>Mortgage Broking Services</li> <li>Finance Broking Services</li> </ul>	<ul> <li>Loans considered Credit Impaired / Low Documentation &gt;30% of total activities</li> <li>Legal Services</li> <li>Insurers</li> <li>Brokers</li> </ul>	<ul> <li>Management Liability</li> <li>Office Pack</li> <li>Public Liability</li> <li>Cyber Liability</li> <li>Personal Accident &amp; Illness</li> </ul>
	HEHE	Information Technology (Combined PI/ PL Product)	High	\$5mil	\$672	\$6,084	\$20mil/ \$20mil	<ul> <li>Computer Programming Service</li> <li>Data Processing Service</li> <li>IT/Computer Consulting Services</li> <li>IT Services</li> <li>Software &amp; Application Development</li> </ul>	<ul> <li>Cloud Services</li> <li>Payment Processor Services</li> <li>App or software development for: Medical         <ul> <li>surgical applications, Aerospace / radar</li> <li>navigation systems, Military defence             systems, Oil, gas, power, nuclear, energy             application, Financials or banking             systems that support Share Trading,             Financial Transactions or Financial             Calculations, Process control systems,             Security systems, Console, Mobile or             PC games</li> </ul> </li> </ul>	<ul> <li>Management Liability</li> <li>Cyber Liability</li> </ul>
	- - 	Multimedia, Marketing and Telecommun- ications	High	\$5mil	\$620	\$2,500	\$10mil	<ul> <li>Advertising Services</li> <li>Graphic Design</li> <li>Internet &amp; Web Design</li> <li>Market research</li> <li>Marketing Consultancy</li> <li>Video Production</li> <li>Public Relations Consulting</li> </ul>	N/A	<ul> <li>Management Liability</li> <li>Public Liability</li> <li>Cyber Liability</li> </ul>
	Ô	Property and Real Estate	Medium	\$3mil	\$1,625	\$5,243	\$10mil	<ul> <li>Property Owner (including renting, hiring or leasing)</li> <li>Real Estate Agency</li> <li>Real Estate Body Corporate Management</li> <li>Real Estate Management</li> </ul>	× Real Estate Valuation	<ul> <li>Management Liability</li> <li>Cyber Liability</li> </ul>



Business & Office Pack Management Liability

Illness

Information Technology

Allied Health Combined Liability

# Public Liability

**BizCover for Brokers has** 5 leading insurers



### Examples of top performing occupations:







Wholesale & Manufacturers

#### Examples of occupations we cannot cover:



- × Pubs & clubs
- × Tattoo parlours
- × Brothels
- 🛞 Childcare, performers and entertainers

Limits	\$5,000,000 & \$10,000,000
Insured Turnover	up to <b>\$20,000,000</b>
Occupations	<b>6,000+</b> to choose from
Employees	up to <b>100</b>

### Claim example: Mechanic

#### **Claim Description**

The Insured booked a customer's vehicle for service and minor diagnostics. The Insured took the vehicle for a test drive to listen for road noise, however, the insured left the wheel studs off the left wheel resulting in the vehicle turning over and crashing. The vehicle was deemed not worth repairing.

#### Outcome

The claim was settled by the insurer for \$44,378 with the third party, which included \$34,445 for the vehicle and \$9,933 for vehicle hire by the third party.

#### Visit www.bizcoverforbrokers.com.au/public-liability for more information.



Products Professional & Insurers Indemnity

**Business** & Public Liability **Office Pack**  Management Liability

Cyber Liability & Privacy Protection

Information Accident & Technology

Personal

Illness

Allied Health Combined Liability

# **Business** & Office Pack

**BizCover for Brokers** has 4 leading insurers



Limits

Insured

Turnover

**Occupations** 

**Employees** 

 $\checkmark$ 













CHUBB

upto

upto

6.000+

up to

100

\$20,000,000

\$50,000,000

to choose from

### Examples of top performing occupations:







Wholesale & Manufacturers

#### Examples of occupations we cannot cover:



Claim example: Beautician
Claim Chample. Deautician

#### **Claim Description**

The Insured is a beautician and was packing up after seeing a client. During the process of storing away the cooltech applicator, which is part of a fat freezing machine, the item slipped out of her hand and fell to the floor causing damage.

#### Outcome

The claim was investigated and settled, the Insurer paid a total of \$5,190

Visit www.bizcoverforbrokers.com.au/business-office-pack for more information.



Products Professional & Insurers Indemnity

Business & Public Liability Office Pack Management Liability

Finance & Mortgage Broking

Accounting & Taxation

Cyber Liability Accident & & Privacy Protection

Personal

Illness

Information Technology

Allied Health Combined Liability

# Management Liability **BizCover for Brokers has**

3 leading insurers





### Examples of top performing occupations:







S

Retail & Hospitality





Association Operation

### Examples of occupations we cannot cover:

Sole Traders & Partnerships × Publicly Listed Companies 🗵 Religious / Political Organisations Financial Institutions (including insurance agents and brokers) Sovernment × Adult Entertainment × Tattoo Parlours × Brothels Saming Activities (Race Tracks / Casinos / Betting Agencies)

Limits	up to <b>\$5,000,000</b>
Insured Turnover	up to <b>\$50,000,000</b>
Occupations	<b>4,000+</b> to choose from
Employees	up to <b>200</b>

# **Claim example:** Training Consultancy

#### **Claim Description**

The Insured is a Training Consultancy business. It was discovered that the company's attorney and advisor was not registered to practice law leading to a formal investigation of criminal and illegal behaviour by the Legal Services Commission. Following his dismissal, the individual conducted himself in a violent and abusive manner. This included a threats of physical harm and death directed at the Insured. The Insured sought reimbursement of crisis management costs.

Outcome

The Insurer Paid Crisis Management Fees to the value of \$60,000

#### Visit www.bizcoverforbrokers.com.au/management-liability for more information.



Business & Public Liability Office Pack

Cyber Liability Management & Privacy Liability Protection

Finance & Mortgage Broking

Personal Accident & Illness

Allied Health Combined Liability

# Cyber Liability

**BizCover for Brokers has** 3 leading insurers



Limits

Insured

Turnover

**Occupations** 



\$50,000,000

to choose from

5,000+



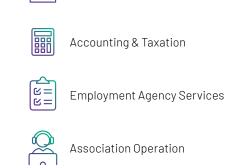






Retail & Hospitality

Allied Health



### Examples of occupations we cannot cover:

✓ Cloud or Web Hosting services

Information

Technology

- × Financial Institutions
- ✗ Government risks

up to \$2,000,000 **Claim Description** upto

### Claim example: Education & Recruitment

Examples of top performing occupations:

The Insured offers a variety of online accredited education, global mentoring and recruitment services through multiple websites hosted through a provider. In October 2018, the Insured's hosting term expired. Without a confirmed extension, the Insured's account was cancelled and the website data was deleted later. On 23 January 2019, the Insured notified Insurers of the Cancellation and Deletion, seeking remediation costs for rectification of the Insured's lost website data and business interruption loss suffered as a result of the deleted website data.

#### Outcome

The Insurer incurred \$434,849 in rectification costs

Visit www.bizcoverforbrokers.com.au/cyber-liability for more information.



Business & Public Liability Office Pack Management Liability

Cyber Liability Accident & & Privacy Protection

Personal

Illness

Information Technology

Allied Health Combined Liability



# **BizCover for Brokers has** 3 leading insurers

DUAL

point 



### Examples of occupations we cannot cover:

- Scaffolding
- ⊗ Window Cleaning Service (Above 3 Stories)

<b>Limits</b>	up to <b>\$5,000,000</b>	Claim exa
Illness	up to <b>65 years</b>	Claim Descripti The Insured is
Accident	up to <b>70 years</b>	whilst working injury. He had t
📀 Death	up to <b>\$250,000</b>	
Veekly Benefi	ts up to \$3,500	

## ample: Builder

#### tion

s a 22 year old Builder who sustained a severe laceration to his finger g. He had only commenced his business 1 month prior to sustaining the taken out an Agreed Value Policy for \$1,000 per week.

#### Outcome

The Insurer accepted the claim and paid within 3 business days. They required no financials due to the policy being Agreed Value

#### Visit www.bizcoverforbrokers.com.au/personal-accident-illness for more information.



Business & Public Liability Office Pack Management Liability

Cyber Personal Liability Accident & & Privacy Protection

Illness

Information Technology

Allied Health Combined Liability

# Information Technology

**BizCover for Brokers has** 3 leading insurers



### Examples of top performing occupations:

$\sim$	
É⊘]	Information Technology
700	Service Providers



IT Consultants

Software Development and related modalities

Network Engineering

] [][[]

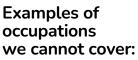
....



**Telecommunication Services** 

Internet Service Provider

Computer Programming



High risk occupations can be referred

<b>~</b>	Professional Indemnity Limits	from <b>\$500,000</b> to <b>\$10,000,000</b>	
<b>~</b>	Public Liability Limits	from <b>\$5,000,000</b> to <b>\$20,000,000</b>	
	Insured Turnover	up to <b>\$5,000,000</b>	

## Claim example: Telecommunications Service Provider

#### **Claim Description**

The insured accidentally started a fire whilst performing repair work on telecommunication equipment for their client.

#### Outcome

The Insured claimed under the Public Liability section of the combined IT Liability policy, the policy responded and the Insurer paid \$40,250.

Visit www.bizcoverforbrokers.com.au/information-technology-liability for more information.



Products Professional & Insurers Indemnity

Business & Public Liability Office Pack Management Liability

Cyber Personal Liability Accident & & Privacy Protection

Illness

Information Technology

# Allied Health

**BizCover for Brokers has** 2 leading insurers

vero∜

### Examples of top performing occupations:



#### Examples of occupations we cannot cover:

× Activities for which the appropriate qualification or training to perform the activity has not been obtained

Professional Indemnity Limits	from <b>\$250,000</b> to <b>\$10,000,000</b>
Public & Product Liability Limits	up to <b>\$20,000,000</b>
Insured Turnover	up to <b>\$5,000,000</b>
✓ Occupations	200+ covered

### Claim example: Personal Trainer

#### **Claim Description**

The Claimant attended a group fitness class. Prior to the commencement of the class an exercise bench was placed partially underneath the monkey bars. During the course of performing the exercise, the Claimant dropped from the monkey bars and landed on the foot of the exercise bench and injured themselves.

#### Outcome

The Insurer paid \$155,000 in damages and legal costs.

Visit www.bizcoverforbrokers.com.au/allied-health-combined-liability for more information.

	<b>BizCover</b> for <b>Brokers</b>
--	---------------------------------------

Business & Public Liability Office Pack Management Liability

Cyber Personal Liability Accident & & Privacy Protection

Illness

Information Technology

Allied Health Combined Appetite M	<b>Aatrix</b>
-----------------------------------	---------------

HEALTH SERVICES (Combined PI/PL Product)		Probability of Instant Quote (no referral)	Max Turnover	Average Bound Premium (2021)	Largest Bound Premium (2021)	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased	
	<li>S</li>	Allied Health	High	\$5mil	\$338	\$2,370	PI: \$10mil PL: \$20 mill	<ul> <li>Counselling, Coaching (Allied Health)</li> <li>Life Coach</li> <li>First Aid Trainer</li> <li>Nursing Services</li> <li>Occupational Therapy</li> <li>Personal Carer</li> <li>Physiotherapist</li> <li>Psychologist</li> <li>Social Worker</li> </ul>	N/A	<ul> <li>Personal Accident &amp; Illness</li> <li>Cyber Liability</li> </ul>
	e e e e e e e e e e e e e e e e e e e	Aged & Disability Care	High	\$5mil	\$284	\$5,980	PI: \$10mil PL: \$20 mill	<ul> <li>Support Co-Ordinator for Disability &amp; Aged Services</li> <li>Aged and/or Disability Care Worker</li> </ul>	× Aged or Disabled Care Facility	<ul> <li>Personal Accident &amp; Illness</li> <li>Cyber Liability</li> </ul>
	(II) (	Exercise & Nutrition Services	High	\$5mil	\$266	\$1,525	PI: <b>\$10mil</b> PL: <b>\$20 mill</b>	<ul> <li>Personal Fitness Trainer</li> <li>Pilates Instructor</li> <li>Yoga Instructor</li> <li>Nutrition Services</li> </ul>	× Professional Sports	<ul> <li>Personal Accident &amp; Illness</li> <li>Cyber Liability</li> </ul>
		Complementary Therapies	High	\$5mil	\$322	\$2,060	PI: <b>\$10mil</b> PL: <b>\$20 mill</b>	<ul> <li>Massage Therapy</li> <li>Natural Therapists</li> <li>Hypnotherapist</li> </ul>	N/A	<ul> <li>Personal Accident &amp; Illness</li> <li>Cyber Liability</li> </ul>

# What makes BizCover for Brokers unique?

### We are broker obsessed

Everything we do is about putting the broker first.

# We are market leaders

We pride ourselves of providing market leading solutions.

# We have leading technology

Our technology supports the complete lifecycle of business insurance.

# You are never alone

Our support team is just a phone call or message away.

# Streamline your brokerage and sign-up now to start quoting





BizCover for Brokers acts as agent of the insurer and not as the agent of you or your client. Any advice provided is general advice only and does not take into account the personal objectives, financial situation or needs of you or your client. Always read the Product Disclosure Statement or Policy Wording (available on our website). The provision of the claims examples are for illustrative purposes only and should not be seen as an indication as to how any potential claim will be assessed or accepted. Coverage for claims on the policy will be determined by the insurer, not BizCover for Brokers. © Copyright 2023 BizCover Pty Limited. BizCover for Brokers is a business name of BizCover Pty Ltd (ABN 68 127 707 975; AFSL 501769).