Your Digital Broking Solution

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

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

- Broad appetites
- 8 Products
- 8 Leading Insurers

- Single data entry
- Select multiple products
- Receive multiple quotes
- From multiple Insurers

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

- Full support team
- By phone, webchat or email

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Our products and insurers

We cover 6,000+ occupations, quoting multiple products from 8 underwriters at market leading rates

	AIG	DUAL[1]	point[1] INSURANCE	QBE	HCI Hollard. commercial insurance	vero	CHUBB	RELYON[2] INSURANCE
Professional Indemnity	✓	✓		✓		✓	✓	
Public Liability	✓	✓		✓	✓	✓	✓	✓
Business Pack	✓			✓	✓	✓	✓	✓
Management Liability	✓	✓				✓		
Cyber Insurance & Privacy Protection	✓	✓					✓	
Personal Accident & Illness		✓	✓	✓				
Information Technology	✓	✓				✓		
Allied Health Combined Liability		✓				✓		

1 Underwritten by Certain Underwriters at Lloyd's of London

2 Jointly underwritten by HDI Global Specialty SE through its Australian Branch and Chubb Insurance Australia Limited

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Professional Indemnity

BizCover for Brokers has 5 leading insurers

QBE DUAL CHUBB AIG vero

Limits	up to **$10,000,000**
Insured Turnover	up to **$10,000,000**
Occupations	**650+** to choose from

Examples of top performing occupations:

- Aged and/or disability care workers
- Management / business consulting *(excluding M&A and finance)*
- Beautician / beauty therapy *(excluding laser hair removal/IPL)*
- Bookkeeping / accounts preparation /management accounting
- Software and application development / programming
- Strategic Business Planning
- Training Consultancy
- Taxation
- Real Estate Agency
- Consulting Engineering
- Structural engineering

Examples of occupations we cannot cover:

- Financial Planners
- Property Developers
- Insurance Brokers
- Pre-Purchase Building Inspectors
- Valuers

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.

More claim examples

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

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Professional Indemnity Appetite Matrix

	Max Turnover	Average Bound Premium	Largest Bound Premium	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
Accounting, Bookkeeping and Taxation	Accounting: **$5mil** Bookkeeping & Taxation: **$2mil**	**$649**	**$7,020**	**$10mil**	✓ Accounting Services ✓ Bookkeeping & BAS Agency Services ✓ Tax Agent Service	✗ Business Valuations very limited	✓ Management Liability ✓ Office Pack ✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness
Architecture, Engineering & Technical Services	Architects: **$5mil** Engineers: **$3mil**	**$2,580**	**$38,340**	**$10mil**	✓ Architect & Architectural Consulting Services ✓ Architectural Drafting Services ✓ Interior Design ✓ Land Surveying ✓ Landscape Architectural Services ✓ Building Design (up to 3 storeys) ✓ Civil Engineering Consulting Services ✓ Construction Project Management ✓ Engineering Consulting Services ✓ Town Planning Services	✗ Civil/Structural Engineers working on high risk infrastructure ✗ Aeronautical Engineering ✗ Marine Engineer ✗ Pre-Purchase Inspections ✗ Nuclear Engineering	✓ Management Liability ✓ Office Pack ✓ Cyber Insurance
Education & Training	**$3mil**	**$619**	**$2,415**	**$10mil**	✓ Registered Training Organisations ✓ Training Consultancy ✓ Sports Coaching ✓ Teaching ✓ Tutorial Services	✗ Schools ✗ Childcare (of any type)	✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness
Consultancy Occupations	**$5mil**	**$594**	**$5,250**	**$10mil**	✓ Management Consultant ✓ Migration Agency ✓ HR Consulting ✓ Recruitment Consulting/HR Services ✓ Environmental Consulting (except Laboratory Services) ✓ Education Consulting ✓ Business Coaching	✗ Actuary ✗ 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 ✗ The provision of outsourcing administration of commission and revenue management services	✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness

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Professional Indemnity Appetite Matrix

	Max Turnover	Average Bound Premium	Largest Bound Premium	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
Financial, Legal and Insurance Services	Finance **$2mil** Legal/ Insurance: **Not Offered**	**$795**	**$2,329**	**$5mil**	✓ Mortgage Broking Services ✓ Finance Broking Services	✗ Loans considered Credit Impaired / Low Documentation >30% of total activities ✗ Legal Services ✗ Insurers ✗ Brokers	✓ Management Liability ✓ Office Pack ✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness
Information Technology (Combined PI/PL Product)	**$7mil**	**$672**	**$6,084**	**$10mil/ $20mil**	✓ Computer Programming Service ✓ Data Processing Service ✓ IT/Computer Consulting Services ✓ IT Services ✓ Software & Application Development	✗ Cloud Services ✗ Payment Processor Services ✗ App or software development for: Medical / surgical applications, Aerospace / radar / 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	✓ Management Liability ✓ Cyber Insurance
Multimedia, Marketing and Telecommunications	**$5mil**	**$620**	**$2,500**	**$10mil**	✓ Advertising Services ✓ Graphic Design ✓ Internet & Web Design ✓ Market research ✓ Marketing Consultancy ✓ Video Production ✓ Public Relations Consulting	N/A	✓ Management Liability ✓ Public Liability ✓ Cyber Insurance
Property and Real Estate	**$3mil**	**$1,625**	**$5,243**	**$10mil**	✓ Property Owner (including renting, hiring or leasing) ✓ Real Estate Agency ✓ Real Estate Body Corporate Management ✓ Real Estate Management	✗ Real Estate Valuation	✓ Management Liability ✓ Cyber Insurance

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Public Liability

BizCover for Brokers has 7 leading insurers

AIG · HCi Hollard commercial insurance · DUAL · QBE · vero · CHUBB · RELYON INSURANCE

Limits	up to **$20,000,000**
Insured Turnover	up to **$20,000,000**
Occupations	**6,000+** to choose from
Employees	up to **100**

Examples of top performing occupations:

- Real Estate Agency
- Retail & Hospitality
- Trades & Services
- Wholesale & Manufacturers

Examples of occupations we cannot cover:

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

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.

More claim examples

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

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Business Pack

BizCover for Brokers has 6 leading insurers

AIG · HCi Hollard. commercial insurance · vero · QBE · CHUBB · RELYON INSURANCE

Examples of top performing occupations:

- Real Estate Agency
- Retail & Hospitality
- Trades & Services
- Wholesale & Manufacturers

Examples of occupations we cannot cover:

- Churches
- Pubs & clubs
- Tattoo parlours
- Brothels

Limits	up to **$20,000,000**
Insured Turnover	up to **$20,000,000**
Occupations	**6,000+** to choose from
Employees	up to **200**

Claim example: Beautician

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

More claim examples

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

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Management Liability

BizCover for Brokers has 3 leading insurers

AIG DUAL vero

Examples of top performing occupations:

- Real Estate Agency
- Finance & Mortgage Broking
- Information Technology
- Accounting & Taxation
- Retail & Hospitality
- Employment Agency Services
- Allied Health
- Association Operation

Examples of occupations we cannot cover:

- Sole Traders & Partnerships
- Publicly Listed Companies
- Religious / Political Organisations
- Financial Institutions *(including insurance agents and brokers)*
- Government
- Adult Entertainment
- Tattoo Parlours
- Brothels
- Gaming Activities *(Race Tracks / Casinos / Betting Agencies)*

Limits	up to **$5,000,000**
Insured Turnover	up to **$50,000,000**
Occupations	**4,000+** to choose from
Employees	up to **200**

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

More claim examples

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

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Cyber Insurance

BizCover for Brokers has 3 leading insurers

AIG CHUBB DUAL

Examples of top performing occupations:

- Real Estate Agency
- Finance & Mortgage Broking
- Information Technology
- Accounting & Taxation
- Retail & Hospitality
- Employment Agency Services
- Allied Health
- Association Operation

Examples of occupations we cannot cover:

- Cloud or Web Hosting services
- Financial Institutions
- Government risks

Limits	up to **$2,000,000**
Insured Turnover	up to **$50,000,000**
Occupations	**5,000+** to choose from

Claim example: Education & Recruitment

Claim Description

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

More claim examples

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

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Personal Accident & Illness

BizCover for Brokers has 3 leading insurers

DUAL point INSURANCE QBE

Examples of top performing occupations:

- Manufacturing
- Consultancy Occupations
- Information Technology
- Engineering
- Retail
- Multimedia & Marketing
- Allied Health
- Trades & Services

Examples of occupations we cannot cover:

- Scaffolding
- Window Cleaning Service (Above 3 Stories)

Limits	up to **$5,000,000**
Illness	up to **65 years**
Accident	up to **70 years**
Death	up to **$250,000**
Weekly Benefits	up to **$3,500**

Claim example: Builder

Claim Description

The Insured is a 22 year old Builder who sustained a severe laceration to his finger whilst working. He had only commenced his business 1 month prior to sustaining the injury. He had 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

More claim examples

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

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Information Technology

BizCover for Brokers has 3 leading insurers

AIG DUAL vero

Examples of top performing occupations:

- Information Technology Service Providers
- Computer Programming Services
- Software Development and related modalities
- Telecommunication Services
- Network Engineering
- Internet Service Provider
- IT Consultants

Examples of occupations we cannot cover:

High risk occupations can be referred

Professional Indemnity Limits	from **$500,000** to **$10,000,000**
Public Liability Limits	from **$5,000,000** to **$20,000,000**
Insured Turnover	up to **$7,000,000**

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.

More claim examples

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

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Allied Health

BizCover for Brokers has 2 leading insurers

DUAL vero

Examples of top performing occupations:

- Aged & Disability Care
- Personal Carer
- Teeth Whitening Technician
- First Aid Trainer & Worker
- Nurse & Nursing Services
- Chiropractic Services
- Coaching & Training Services
- Life Coach
- Counselling Services
- Applied Behavioural Therapy
- Occupation Therapy
- Social Workers

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 **$250,000** to **$10,000,000**
Public & Product Liability Limits	up to **$20,000,000**
Insured Turnover	up to **$5,000,000**
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.

More claim examples

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

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Allied Health Combined Appetite Matrix

HEALTH SERVICES (Combined PI/PL Product)	Max Turnover	Average Bound Premium	Largest Bound Premium	Maximum Limit	Quick Wins	Not for us	Additional Products most commonly purchased
Allied Health	**$5mil**	**$338**	**$2,370**	PI: **$10mil** PL: **$20 mill**	✓ Counselling, Coaching (Allied Health) ✓ Life Coach ✓ First Aid Trainer ✓ Nursing Services ✓ Occupational Therapy ✓ Personal Carer ✓ Physiotherapist ✓ Psychologist ✓ Social Worker ✓ Beautician ✓ Hairdressing	N/A	✓ Personal Accident & Illness ✓ Cyber Insurance
Aged & Disability Care	**$5mil**	**$284**	**$5,980**	PI: **$10mil** PL: **$20 mill**	✓ Support Co-Ordinator for Disability & Aged Services ✓ Aged and/or Disability Care Worker ✓ Disabled Care Facility	✗ Aged Care Facility	✓ Personal Accident & Illness ✓ Cyber Insurance
Exercise & Nutrition Services	**$5mil**	**$266**	**$1,525**	PI: **$10mil** PL: **$20 mill**	✓ Personal Fitness Trainer ✓ Pilates Instructor ✓ Yoga Instructor ✓ Nutrition Services	✗ Professional Sports	✓ Personal Accident & Illness ✓ Cyber Insurance
Complementary Therapies	**$5mil**	**$322**	**$2,060**	PI: **$10mil** PL: **$20 mill**	✓ Massage Therapy ✓ Natural Therapists ✓ Hypnotherapist	N/A	✓ Personal Accident & Illness ✓ Cyber Insurance

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What makes BizCover for Brokers unique?

1 **We are broker obsessed**

Everything we do is about putting the broker first.

2 **We are market leaders**

We pride ourselves of providing market leading solutions.

3 **We have leading technology**

Our technology supports the complete lifecycle of business insurance.

4 **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

Sign Up Now

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