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**Uninsured Checklist**

**Client Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Contact: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| **Section 1 - Asset Risk Protection** | | | |
| **Class** | **Brief Description** | **Discussed** | **Requested** |
| Accidental Damage | Loss or damage to property due to an accidental cause. |  |  |
| Aviation Hull | Loss of or damage to aircraft and related equipment. |  |  |
| Boiler or Pressure Vessel Explosion | Damage to registered boilers or pressure vessels by explosion, overheating, collapse, etc. |  |  |
| Burglary | Loss of property following forcible and violent entry to premises. |  |  |
| Contract Works | Loss or damage to the project/works during construction. |  |  |
| Contractors' Plant & Machinery | Loss or damage to unregistered mobile plant, drilling rigs and the like. |  |  |
| Corporate Travel | Medical costs, baggage and other Benefits whilst travelling on business. |  |  |
| Crop | Fire or hail damage to growing crops. |  |  |
| Electronic Equipment | Material damage and loss of data following breakdown or malfunction. |  |  |
| Employees Property in Transit or on Premises | Loss or damage to employee’s personal effects. |  |  |
| Extended Warranty | Extensions to warranty periods for products. |  |  |
| Fire and Perils | Damage to property caused by a range of nominated risks. |  |  |



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| Water Damage / Water Run-off | Water Damage caused by or runoff from a man-made water course |  |  |
| Flood | Loss or damage to property caused by “flood” - *Water Damage caused by inundation of water from a natural water course such as a creek, river, lake, canal, dam* |  |  |
| Glass | Damage to fixed glass. |  |  |
| Industrial Special Risks | Fire and Perils and Accidental Damage to fixed assets and subsequent Business Interruption. |  |  |
| Livestock and Bloodstock | Loss following death or loss of use of valuable animals. |  |  |
| Machinery Breakdown | Mechanical or electrical breakdown of plant and equipment. |  |  |
| Machinery Breakdown Consequential Loss | Loss of profits and additional expenses following a business interruption caused by mechanical or electrical breakdown. |  |  |
| Marine Cargo | Damage to goods whilst in transit Overseas or within Australia including containers. |  |  |
| Marine Hull (Specified Craft Only) | Damage to private and commercial vessels and related equipment. |  |  |
| Marine Containers | Loss or damage to sea or land containers including refrigerated containers |  |  |
| Motor Vehicles, trailers, caravans, motor cycles or mobile equipment | Loss or damage to registered or unregistered motor vehicles and the like. |  |  |
| Personal Valuables/Art/Jewellery | Loss or damage to jewellery, works of art and other valuables. |  |  |
| Rewriting Records | Costs to rewrite replace or reconstruct records and data. Following perils insured under the ISR policy but not following breakdown |  |  |
| Refrigerated Stock | Loss of refrigerated stock due to refrigeration equipment breakdown. |  |  |
| Theft of property in premises | Loss of property within premises with forcible and violent entry. Loss of property within premises without forcible and violent entry (except as covered by the ISR policy) |  |  |
| Theft in open air | Loss of property in the open air without forcible and violent entry. Only covered under ISR policy. Not covered under Electronic Equipment policy |  |  |
| Terrorism | Loss or damage to fixed property due to declared terrorism. |  |  |
| Tools & Equipment | Loss or damage to tools or equipment in vehicles, or on site or in storage including laptops. Limitations apply. |  |  |

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| Weather | Loss due to inadequate or exorbitant rain or temperatures. |  |  |
| Rural/Farm Property | Country farms and properties. |  |  |

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| **Section 2 – Income & Other Financial Risk Exposures** | | | |
| Class | **Brief Description** | **Discussed** | **Requested** |
| Accounts Receivable | Loss due to irrecoverable debts following insured loss of debtor’s records. |  |  |
| Advanced Consequential Loss | Loss of future earnings and/or increased expenses following delayed completion of a project caused by insured damage. |  |  |
| Tax Audit / Investigation Expenses Cover | Cover to insure expenses incurred – for unexpected audits / investigation –Eg, Workcover, including Australian Tax Office.  Cover available \* Audit against Company & Directors \* Audit / Investigation – Company & Directors |  |  |
| Bonds/Performance guarantees | An alternative to bank guarantees. |  |  |
| Business Interruption  (Consequential Loss) | Loss of income and/or increased expenses due to insured damage to fixed assets. |  |  |
| Business Interruption  (Consequential Loss) – dependency on key customers or suppliers | Loss of income and/or increased costs due to insured damage to key customers or suppliers premises. |  |  |
| Business Interruption  (Consequential Loss) - dependency on public utilities | Loss of income and/or increased costs due to insured damage to public utilities premises. |  |  |
| Business Interruption  (Consequential Loss) – Additional Increased Cost of Working | The increased costs incurred to avoid or reduce a loss of revenue following an insured business operation. Cover includes any reasonable costs irrespective of whether they limit any reduction in turnover or revenue. These additional increased costs are often expended to keep or regain market share and to maintain normal business operations. (Advertising, lease of rental property, cost of a third party manufacturing your product or providing a service.) |  |  |



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| Cancellation and Abandonment | Loss of income and/or additional expenses incurred due to occurrences such as adverse weather conditions or non-appearance of performers including death or illness. |  |  |
| Commercial Legal Expenses | Reimbursement of legal costs in either defending or pursing legal action in areas of contract, employment, criminal, property, patent and copy write, motor and trade practices (both civil and statutory). |  |  |
| Computer /Electronic Equipment Breakdown Specified items only | Damage, loss of income and/or increased expenses following mechanical and electronic breakdown of computer equipment, media and data. |  |  |
| Computer/Electronic – Loss of Data | An extension to a Computer/Electronic Breakdown insurance policy to cover the cost of replacement Software/Purchasing Licensing Agreements |  |  |
| Computer Crime/fraud/virus | Insured loss following tampering with computer systems, fraud or virus. |  |  |
| Contractual Fines & Penalties | Fines or penalties due to failure to meet contractual commitments due to an insured loss to assets. |  |  |
| Credit Insurance | Loss following insolvency of a debtor either single debtors or a group of specific debtors or a blanket cover over all debtors. |  |  |
| Crisis Containment | Public Relations consultant costs to assist following a major crisis. |  |  |
| Export Credit | Default by overseas customers or default due to political interference. |  |  |
| Export Sellers Contingency | Loss or damage not insured/recoverable from overseas purchasers. |  |  |
| Fidelity Guarantee | Loss of goods or money due to theft or dishonesty by employees. |  |  |
| Intellectual Property | Legal expenses incurred to defend patent, trademark, copyright etc. |  |  |
| Kidnap, Ransom and Extortion | Monies paid following kidnap of staff or family or threats of damage to assets. |  |  |
| Marine Business Interruption | Loss of income and/or additional expenses following marine transit material damage claims. |  |  |
| Mortgage Protection | Mortgage payments in the event of disability. |  |  |
| Money | Loss or damage to cash, cheques, negotiable instruments in transit or on premises. |  |  |



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| Product Tamper | Loss of profit, recall and other expenses following product tampering. |  |  |
| Strike | Additional expenses incurred following labour disturbances. |  |  |

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| **Section 3 - Liability Risks & Exposures** | | | |
| **Class** | **Brief Description** | **Discussed** | **Requested** |
| Broadform Public & Products Liability | Liability for bodily injury and/or property damage arising from business activities and products. |  |  |
| Completed Operations Liability | Liability arising from completed buildings/ projects/constructions. |  |  |
| Contractual Liability | Liability assumed under contract or agreement |  |  |
| Defamation | Liability for damages following libel and slander. |  |  |
| Trustees Liability | Liability for damages following mismanagement of superannuation funds by trustees. |  |  |
| Statutory Liability | Covers Penalties payable to any Regulatory Authority consequent upon breach of an Act, Plus legal costs and associated expenses incurred with the investigation, defence (including appeal) and settlement of the claim.  Occupational Health and Safety Environmental Law Employment Practices Legislation Companies Law Etc, etc, etc |  |  |
| Professional Indemnity or Errors and Omissions | Liability for negligent services or advice provided by professionals. |  |  |
| Directors & Officers Liability | Liability for damages following a wrongful act committed by the directors or officers of a company. |  |  |
| Employment Practices Liability | Liability for employment related issues such as wrongful dismissal, sexual harassment, and discrimination. |  |  |
| Management Liability | A cost effective combined Management Liability cover for Private Companies. Cover Directors and Officers, the Business Entity and also include Employment Practices Liability cover. |  |  |

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| Association Liability  (D & O for Non-profit Organisation) | Liability for members of management committees or incorporated organisations against negligent acts, errors or omissions.  - Mismanagement (Including Occ Health) - Professional Advice (Errors and Omissions) - Employment Practices Liability - Fidelity (Theft by Employees) |  |  |
| Employers Liability Accident Make-up Pay | Liability for the “Gap” between Workers’ Compensation Act benefits and average actual weekly pay. |  |  |
| Extra Territorial Workers’ Compensation | Workers Compensation benefits for employees working interstate or overseas and at common law. |  |  |
| Environmental Impairment Liability | Liability for bodily injury and/or property damage following gradual pollution. |  |  |
| Internet Liability | Liability for infringement, defamation, viruses, misuse etc. |  |  |
| Cyber Liability | Liability for Internet-based risks, data destruction, extortion, theft, hacking, and denial of service attacks, losses to other caused by errors & omissions, failure to safeguard data or defamation. |  |  |
| Financial Loss  (inc loss of use and efficacy) | Liability for financial loss only not accompanied by bodily injury or property damage. |  |  |
| Marine Liability | Liability for bodily injury and/or property damage arising from:  \*Operation of vessels  \*Carriers liability \*Ship-repair activities \*Charterers liability \*Stevedore liability |  |  |
| Motor – CTP | Liability for bodily injury arising from registered vehicles. |  |  |
| Motor – TPPD | Liability for property damage arising from registered motor vehicles. |  |  |
| Product Recall Expenses | Expenses incurred in the recall of defective products. |  |  |



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| Contamination Products Insurance | Broader than Product Recall **Insured Events -** Accidental Contamination, Malicious Tampering, Product Extortion. **Cover -** Business Interruption, Recall Costs, Rehabilitation Expense, Consultants, Extortion Costs, Restoration or Replacement of Product. |  |  |
| Property in Care, Custody or Control | Liability for loss or damage to property of others in your care, custody or control. |  |  |
| Product Guarantee | Liability for the cost of repairing or replacing faulty products. |  |  |
| Unregistered Vehicle Liability | Liability for unregistered vehicles working/ travelling on public streets or areas. |  |  |
| Umbrella Liability | Liability in excess of standard or Primary Liability policies including Motor Third Party Liability. |  |  |
| Workers’ Compensation | Cover for employers’ liability for injury to employees, Act benefits and at Common Law. |  |  |
| Workers’ Compensation – Journey Cover | Employer’s liability for injury to employees in transit to or from work only. |  |  |

**By signing this document, I/we acknowledge that each topic above has been explained and understood.**

**Client Full Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date:** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Client Full Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date:** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| --- | --- |
| **Broker Name:** |  |
| **Broker Signature:** |  |
| **Quality Check:** |  |



