

the lumley insurance business appetite guide



Lumley Insurance has a proud reputation of tradition, integrity, reliability and service excellence.

Our specialist areas include: Motor, Property & Liability, Engineering, Marine & Logistics, Accident & Health, Premium Funding and Personal Lines

PORTFOLIO	CAPACITY (\$AUS)	PREFERRED BUSINESS SECTORS
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PROPERTY & LIABILITY		
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ISR/property damage	Up to \$34 million depending on risk category.	<ul style="list-style-type: none"> • Manufacturing • Storage • Warehousing • Transport • Retail • Restaurants and cafes • Accommodation 	<ul style="list-style-type: none"> • Timber • Engineering <p>Additionally we will write most property risks with an emphasis on higher hazard occupations and construction.</p>
Business package	Up to \$34 million for property (dependent on the risk category) and \$20 million for liability.	<ul style="list-style-type: none"> • Retail • Wholesale 	<ul style="list-style-type: none"> • Restaurants • Small manufacturing
Property owners	Up to \$34 million (dependent on the risk category of the tenants) for property and \$20 million for liability.	Commercial property owners.	
Rural package	Up to \$34 million for property (dependent on the risk category) and \$20 million for liability.	Suitable for rural properties and rural property owners.	
Liability (standard)	\$20 million	<ul style="list-style-type: none"> • Retailers • Manufacturers 	<ul style="list-style-type: none"> • Importers/exporters • Contractors
Severity liability	\$20 million	<ul style="list-style-type: none"> • Manufacturers • Importers/exporters 	<ul style="list-style-type: none"> • High hazard contractors

ENGINEERING		
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Contract works	Material damage – up to \$150 million and beyond public and products liability – up to \$50 million.	Will write most contract works risks on specific project and annual policy basis.	
Mobile plant	Up to \$100 million and beyond.	Will write most mobile plant and machinery risks.	
Machinery breakdown insurance	Up to \$100 million.	Will write most machinery breakdown risk.	
Electronic equipment insurance	Up to \$100 million.	<ul style="list-style-type: none"> • Computers and servers • Testing equipment 	<ul style="list-style-type: none"> • Diagnostic medical equipment such as X-ray, NMR, cat scanners

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PORTFOLIO	CAPACITY (\$AUS)	PREFERRED BUSINESS SECTORS
MOTOR		
<i>Commercial motor fleet</i>	<ul style="list-style-type: none"> • Own damage – \$10 million • Third party – \$30 million 	Motor fleets comprising predominantly of sedan and light commercials or heavy transport operators.
PERSONAL LINES		
<i>Personal Lines (householders)</i>	\$5 million	<ul style="list-style-type: none"> • Owner occupied residential dwellings and contents • Landlord buildings and contents
<i>LSV</i>	\$500,000	<ul style="list-style-type: none"> • Vintage and veteran • Classic • Modern classic • Modified • Imports • Custom/street rods • Prestige • Off road
MARINE & LOGISTICS		
<i>Commercial hull</i>	Material damage and loss of earnings – \$15 million and property and liability – \$25 million.	'Brown water' tonnage including tugs, barges, workboats and supply vessels.
<i>Liabilities</i>	\$40 million	Non-production commercial vessels being constructed.
<i>Pleasurecraft (via Nautilus)</i>	\$10 million	Production recreational craft used in Australia for: <ul style="list-style-type: none"> • Private purposes • Commercial charter • Occasional charter
<i>International and domestic cargo</i>	\$40 million	Cargo appertaining to businesses involved in: <ul style="list-style-type: none"> • Manufacturing • Bulk commodities • Refrigerated produce • Fresh produce • Construction and engineering projects
<i>Forwarders' combined cover</i>	\$20 million	<ul style="list-style-type: none"> • Freight forwarders • Transport operators • Customs brokers
<i>Carriers' combined cover</i>	\$20 million	Small to medium-sized road transport operators and rail freight operators.
<i>Marina operators (via Nautilus)</i>	Material damage – \$5 million and liability – \$20 million.	Businesses and yacht/boating clubs owning/operating: <ul style="list-style-type: none"> • Slipways • Travel-lifts • Pontoons • Walkways • Other floating marina assets

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ACCIDENT & HEALTH			
<i>Individual accident and sickness</i>	<ul style="list-style-type: none"> Lump sums – \$500,000 Weekly injury/sickness – \$3,000 	<ul style="list-style-type: none"> Tradespersons Retailers 	<ul style="list-style-type: none"> Sole traders Drivers
<i>Voluntary workers personal accident</i>	<ul style="list-style-type: none"> Lump sums – \$200,000 Weekly injury – \$2,000 Non-Medicare medical expenses – \$5,000 Other benefits – \$1,000 	All	
<i>Group accident and sickness</i>	<ul style="list-style-type: none"> Lump sums – \$500,000 Weekly injury/sickness – \$3,000 	<ul style="list-style-type: none"> Businesses with five or more employees 	<ul style="list-style-type: none"> Common interest groups
<i>Associations and/or schemes</i>	<ul style="list-style-type: none"> Lump sums – \$300,000 Weekly injury/sickness – \$2,000 	Group of individuals with a common occupation or risk profile.	
<i>Sports injury</i>	<ul style="list-style-type: none"> Lump sum – \$200,000 Weekly injury – \$2,000 Non-Medicare medical expenses – \$5,000 Other benefits – \$1,000 per week 	Amateur sporting clubs and associations.	
<i>Accident & Health</i>		<ul style="list-style-type: none"> Individual accident and sickness Group accident and sickness Voluntary workers cover Schemes and associations Sports accident cover 	<ul style="list-style-type: none"> EBA income protection Accident make-up pay Journey cover Specialised risk
FINANCE			
<i>Lumley Finance</i>	All funding over \$500.	<ul style="list-style-type: none"> Joint ventures Scheme business Portfolio transfers 	<ul style="list-style-type: none"> All cancellable and non-cancellable business Professional fee funding

e general@lumley.com.au
w www.lumley.com.au
p 1300 LUMLEY (586 539)

e finance@lumley.com.au
w www.lumley.com.au
p 1800 451 111

Lumley Insurance is a trading name of
Wesfarmers General Insurance Limited
ABN 24 000 036 279 AFS Licence No. 241461

Lumley Finance Limited ABN 20 002 543 606
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Lumley
Insurance
ensure the future