

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

This platform is designed 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

Products and insurers

Cover 6,000+ occupations, quoting multiple products from 8 underwriters at market leading rates.

		 ¹	 ²		 			
Professional Indemnity	✓	✓		✓		✓	✓	✓
Public Liability	✓	✓		✓	✓	✓		✓
Business Pack	✓			✓	✓		✓	
Management Liability	✓	✓				✓		
Cyber Insurance & Privacy Protection	✓	✓					✓	
Personal Accident & Illness		✓	✓	✓				
Information Technology	✓	✓				✓		✓
Allied Health Combined Liability		✓				✓		

¹ Underwritten by Lloyds of London and Berkshire Hathaway Speciality Insurance Company

² Underwritten by Lloyds of London

Professional Indemnity

ExpressCover has
6 leading insurers



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.

 Limits	up to \$5,000,000, \$10,000,000 & \$20,000,000
 Insured Turnover	up to \$10,000,000
 Occupations	650+ to choose from

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	Accounting: \$10mil Bookkeeping & Taxation: \$5mil	✓ Bookkeeping & BAS Agency Services ✓ Accounting Services ✓ Tax Agent Service	✗ Business Valuations very limited	✓ Management Liability ✓ Business Pack ✓ Public Liability ✓ Cyber Insurance ✓ Personal Accident & Illness
	Architecture, Engineering & Technical Services	Architects: \$5mil Engineers: \$3mil	\$2,580	\$38,340	\$20mil	✓ Architect & Architectural Consulting Services ✓ Architectural Drafting Services ✓ Interior Design ✓ Land Surveying ✓ Landscape Architectural Services ✓ Building Design (up to 3 storeys) ✓ Building Inspection Services ✓ 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 ✓ Business 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	\$20mil	✓ 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

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 ✓ Business 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 Telecommu- nications	\$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	\$5mil	\$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

Public Liability

ExpressCover has 6
leading insurers



Hollard.
commercial insurance



Berkley
Insurance Australia

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



Limits

\$10,000,000 & \$20,000,000



Insured
Turnover

up to
\$1,500,000 & \$20,000,000



Occupations

6,000+
to choose from



Employees

up to
100

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.

Business Pack

ExpressCover has
4 leading insurers



Hollard.
commercial insurance

CHUBB®



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

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

✓ Limits	up to \$20,000,000
✓ Insured Turnover	up to \$50,000,000
✓ Occupations	6,000+ to choose from
✓ Employees	up to 100

Management Liability

ExpressCover has 3
leading insurers



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)

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

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

Cyber Insurance

ExpressCover has 3
leading insurers



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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

Personal Accident & Illness

ExpressCover has
3 leading insurers



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

Information Technology

ExpressCover has 4
leading insurers



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:

Subject to the underwriting question set



**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.

Allied Health

ExpressCover has 2
leading insurers



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

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.

✓ 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

Allied Health Combined Appetite Matrix

		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

What makes ExpressCover 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 log in now to start quoting

Log In Now



insure.expresscover.com.au/Login



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