

## Casualty

Our casualty team is highly experienced and knowledgeable, and has a longstanding relationship with our security partners both locally and in London. We are liability specialists working with our broker partners to provide cover for a broad range of industries on a primary and / or excess of loss basis



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## At a glance

### Personal injury and property damage

Personal injury and property damage liability is vital protection for any business. We cover compensation claims made by third parties and associated legal costs.

### Products liability

We recognise that if you manufacture, import or distribute products, you are uniquely exposed to litigation. We will pay all costs that you become legally obliged to pay, including claimants' costs and expenses, if there is a claim of bodily injury or property damage.

### Errors & omissions (E&O)

Offered as optional for most manufacturers, the E&O extension covers financial loss incurred up to an agreed sub-limit, caused by a product failure, without a property damage trigger.

### Principals' indemnity

When performing work for to a principal, we will automatically cover the principal for vicarious liability arising from your act or omission. To assist with contractual obligations, we include principals under the definition of "insured" (additional insured) and include an automatic waiver of subrogation & cross liability.

### Goods in care custody control

On occasions you may have third party owned property temporarily in your possession. We automatically provide up to \$500,000 cover for loss or damage to non-owned goods in the insured's care, custody or control. Includes automatic waiver of subrogation and cross liability.

### Limits

Primary	Up to \$20m
Excess	Up to \$30m

### What we love

Our appetite is very broad and caters to a wide range of industries including: Breweries, civil construction, commercial cleaners (incl. shopping centres), contractors (e.g. concreting, electrical, HVAC, drilling, landscapers, building trades), distilleries, drilling, earthmoving, excavation, importers (e.g. food, beverages, plastics, metal, wood, rubber), life sciences, machinery/equipment, manufacturing and installation (e.g. industrial, mining, agricultural construction), medical devices, metal fabrication and erection, mining, plant hire, quarrying (ex TSF's), road & bridge construction, site preparation, structural steel, supplements (sports, dietary, animals), truck/trailer body manufacturing and wineries.

### What we ordinarily decline

Asbestos removal, baby products, construction, cranes, demolition, fire sprinkler/alarm system installation, leisure, offshore oil & gas activities, plumbers, project management, pyrotechnics, scaffolders, security, T&D/powerline activities, toys, tree lopping/arborists, and vegetation clearing around powerlines.

### We can also offer

- Errors & omissions
- Excess liability
- Product recall expenses cover
- US exports
- Work in rail corridor/airside locations
- Contractual liability cover available for designated contracts