

# FAST TURN AROUND

Financial Lines Insurance

[quotes@ftainsurance.com.au](mailto:quotes@ftainsurance.com.au)



*"We love turning things around quickly, winning business and working collaboratively with our brokers"*

Christian Garling – Founder & Managing Director of FTA Insurance

## FTA Insurance gives its brokers

**Fast Turn Around** (FTA) as we aim to turn new business submissions around within 24 hours and renewal submissions within 48 hours.

**Sharp Pricing, Better Cover** as we see around 1,000 new business submissions every month and win 1 out of every 3 of these quotes. Try it yourself!

**Flexible Underwriting** as our underwriters have a 'can do' attitude of getting things done and are always happy to chat with our brokers to assist with their requests.

**Low Minimum Premiums** aimed at SME business.

**Security** as we have a multi-year underwriting agreement with Lloyd's which is backed by seven highly reputable syndicates on a co-insured placement which is oversubscribed.

### 5-Star Product Rating for Professional Indemnity



### Insurance Products

- **Professional Indemnity**

*For a broad range of Professionals*

- **Design & Construct (D&C)**

*Contractors wording with specialised cover*

- **Information Technology (IT)**

*Broad appetite for IT Professionals*

- **Association Liability**

- **Combined PI & GL Policies**

*Perfect for smaller consultants and white-collar labour hire or training companies*

- **Management Liability**

*White Collar Only*

- **Excess Layers**

*Of all of our products*

*Please send your submissions to [quotes@ftainsurance.com.au](mailto:quotes@ftainsurance.com.au)*

...or chat with our friendly underwriters who are allocated to brokers from each state:

#### VIC, SA, TAS

Rowan

0419 505 686

Prea

03 9780 1562

Hemali

03 9780 1563

#### NSW & ACT

Brad

0419 186 671

Jonathan

02 9003 1662

#### WA

Allan

02 9003 1664

#### QLD & NT

Rachel

0404 443 237

Tanya

07 3135 9663

## Professional Indemnity

**\$ Limits up to 20,000,000**



- \$400 Minimum Premiums
- Nil Excesses
- Difference in Conditions & Difference in Limits
- Extended Continuous Coverage
- 5-Star Product Rating

### Broad appetite for a range of professions including (but not limited to):

- Any type of Consultant including:
  - Training & Staff Development
  - Management or Organisational
  - Public Relations
- Media related professionals
- Defence or Government client-side contract consultants
- Training companies
- Food industry consultants
- Event Managers
- Project Managers (incl. construction & non construction)
- Teaching Professionals (incl. business coaches)
- Advertising or Marketing Agencies (incl. digital)
- Recruitment & Labour Hire Companies
- OH&S Consultants
- Graphic and multimedia professionals
- Blue & White Collar Labour Hire (incl. medical)

### Unable to provide cover for:

- Property Managers
- Financial Planners
- Building Surveyors
- Certifiers
- Engineers (any sort)
- Architects
- Pre-purchase Building Inspectors
- Solicitors & Barristers
- Structural Consultants

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## Labour Hire Insurance Benefits

*Combined PI & GL*

**\$ Limits up to 20,000,000**



- Labour Hire and Recruitment companies
- Salary Packaging companies
- Full Vicarious Liability cover for all Employees & Contractors
- Cover for Contractors as if they were Employees
- Nil Excesses, Continuous Cover, Mitigation Costs *(plus many others!)*
- All Revenue Sizes from start-up to Multi Billion \$ companies

### FTA's wordings automatically cover on-hired labour activities:

- Placement of candidates in permanent positions, in the Insured's capacity as an employment agent;
- Temporary placement of employees and independent contractors with third parties for the provision of on-hired services and the vicarious liability that flows from them;
- The provision of the services for which on-hired employee or independent contractor has been placed with the host employer;
- Employment consulting services in the areas of occupational health and safety, human resources, human resources relations, human resources management, employment, outsourcing and psychological testing;
- Payroll management for employees and independent contractors;

### PLUS automatic cover for on-hired employees and contractors:

The policy definition of insured is as follows:

- For the purposes of on hired labour provision provided by the Insured, any **on hired employees or independent contractors** whose work at a host employer is or was arranged by the Named Insured.
- If the Named Insured is a registered training organisation, then any trainees of the Named Insured whilst on work placement as part of the requirements of their training.

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## Design and Construct Contractors (D&C)

### \$ Limits up to 20,000,000



- Civil Liability Insuring Clauses
- Reinstatement of the Limit of Liability
- Multiple Causes of Loss Cover
- Proportionate Liability
- 5-Star Product Rating

### Broad appetite for a range of professions including (but not limited to):

- Residential Builders
- Commercial or Retail Fit-outs
- Institutional Buildings (incl. schools)
- Multi Residential up to 7 stories
- Commercial Building
- Excess Layers

### Unable to provide cover for:

- Silos
- Dams
- Material Processing
- Marine, Wharves, Jetties
- Tunnels and Bridges
- Waste to Energy Projects
- Sport Fields
- Sewage works
- Playgrounds

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## Combined PI & GL

*Professional Indemnity & Products Liability Insurance*

**\$ Limits up to 20,000,000**



- **\$600 Minimum Premiums**
- **Nil Excesses**
- **Difference in Conditions & Difference in Limits**
- **Extended Continuous Coverage**
- **5-Star Product Rating**

### **Broad appetite for a range of professions including (but not limited to):**

- White Collar Labour Hire companies (incl. medical)
- Any Consultant, especially those that need to show insurance for compliance purposes
- Project Managers and Coordinators
- Registered Training Organisations
- Health Professionals
- Website Design
- Professionals Working from Home

### **Unable to provide cover for:**

- Customs Agents or Brokers
- Land Surveyors (only set out surveyors)
- Pest Inspectors/Controllers
- Convenancers
- Stockbrokers
- Trustees

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## Information Technology (IT)

### \$ Limits up to 20,000,000



- Low Minimum Premiums starting from \$400
- Nil Excesses
- Market Leading Coverage
- 5-Star Professional Indemnity Cover

#### Broad appetite for a range of professions including (but not limited to):

- On hired IT Companies
- IT Contractors
- IT Helpdesk/ Network Support
- Application Development
- Data Processing/ Warehousing
- Hardware Engineering
- IT Consulting & Project Management
- Software Development/ Programming
- Maintenance & Repair
- Hardware Sales
- Software Sales
- Systems Integration
- Website Design
- Reseller of Third Party Software/ Hardware
- Network Infrastructure, Design & Construction

#### Unable to provide cover for:

- Telecommunications or Internet Service Providers
- Software for air/ watercraft and are mission critical
- PLC (industrial computer control system)
- SCADA (software gathering and analysing real time data)
- Software for financial trading systems
- Software for Gambling or Gaming

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## Management Liability

### \$ Limits up to 10,000,000



- Flexible sub-limits and Excesses
- Sustainable Pricing
- Market Competitive Coverage

### Broad appetite for a range of professions including (but not limited to):

- Professionals and white collar business
- Educational & Training organisations
- IT Application Development
- Leisure (incl. sports, tourism and recreation)
- Event Conference Managers
- Recruitment & Labour Hire companies
- Real Estate & Property Management
- Allied Health & Wellness
- Financial Planners and Accountants (selective)
- Media & Entertainment
- Information Technology
- Associations and (non-militant) Union Bodies
- Underwriting Agencies (selective)

### Unable to provide cover for:

- Any public or listed companies
- Construction & Manufacturing
- Marine
- Oil, gas, mining exploration and production of companies
- Utility companies and Telecommunication companies
- Financial Institution and Franchisors
- Transport/ Logistics
- Agriculture

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## Association's Liability

### \$ Limits up to 10,000,000



- \$400 Minimum Premiums
- Nil Excesses
- Market Leading Coverage
- Combined D&O and Professional Indemnity Coverage
- 5-Star Professional Indemnity Cover

### Broad appetite for a range of professions including (but not limited to):

- Community Centre
- Community Action Group
- Trade Association
- Neighbourhood Groups
- Union Bodies
- Religious Group
- Hobby Groups
- Sporting Bodies or Group
- Landcare & Nature Protection
- Chambers of Commerce
- Support Groups
- Festivals and Community Events
- Foundations
- Community Education Programs
- Men's or women's Groups

### Unable to provide cover for:

- Horse and Pony Clubs
- Yacht Clubs
- Aged Care Centres
- Gambling
- Militant Trade Unions

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