

About us

FTA Insurance is a **5-Star Excellence Award-winning Underwriting Agency** known for our Fast Turn Around service and competitive premiums starting as low as \$400. Whether you're managing small risks or large corporate needs, we offer coverage with limits up to \$20 million.

Our long-term security is backed by a solid capacity agreement with top Lloyd's Syndicates, ensuring reliable co-insurance. With offices in **Sydney, Melbourne, and Brisbane**, we're well-positioned to support you.

We know that **clear communication, stable premiums, efficient underwriting**, and quick turnaround times are essential. That's why we're dedicated to outstanding service and supporting our brokers, helping you make a strong impression with your clients.



Insurance Products

- ✓ Professional Indemnity
- ✓ Design & Construct (D&C)
- ✓ Information Technology (IT)
- ✓ Cyber Insurance
- ✓ Public & Products Liability
- ✓ Combined PI & GL
- ✓ Management Liability
- ✓ Association Liability
- ✓ Excess Layers

Quote & Bind: Online



With FTA's **QuikQuoter** online portal, brokers can quickly and easily obtain quotations and bind their risks. Starting at just \$400, our minimum premiums make the process seamless and instant.

We currently offer three online products:

- ✓ Professional Indemnity
- ✓ Information Technology
- ✓ Combined PI & GL

Please send your submissions to quotes@ftainsurance.com.au

Professional Indemnity

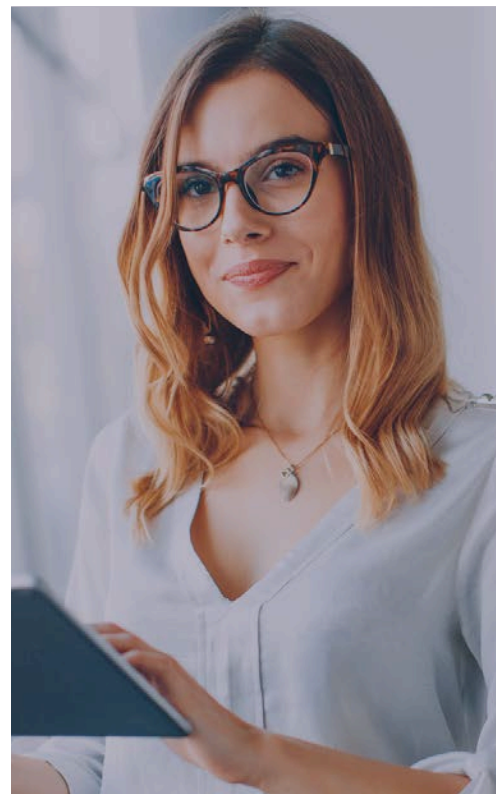
Appetite Sheet

Approved Industries (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)

Declines:

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



\$20M Limits

- Starting from as low as \$400
- Nil Excesses
- Difference in Conditions & Difference in Limits
- Extended Continuous Coverage
- 5-Star Product Rating



Get in touch

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02 9003 1660

Recruitment & Labour Hire

Combined PI & GL: Insurance Benefits

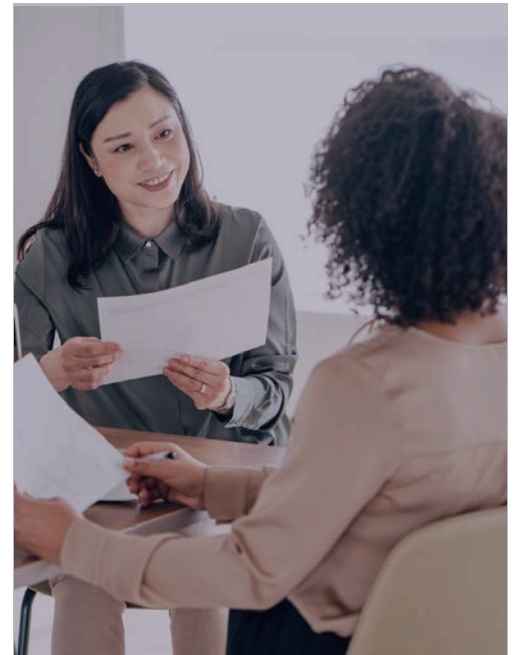
FTA's wordings automatically cover on-hired labour activities:

- ✓ 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.



\$20M Limits

- ✓ Labour Hire, Recruitment and 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
- ✓ All Revenue Sizes from start-up to Multi Billion \$ companies



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Design and Construct Insurance (D&C)

Appetite Sheet

Why is this policy important?

A Design & Construct insurance policy is crucial for builders because it covers both the design and construction phases of a project. This type of insurance protects against risks related to design errors, construction defects, and potential legal liabilities. It ensures that if something goes wrong, the policy provides financial support. This comprehensive coverage helps builders manage risks and can enhance their reputation and financial stability.

Approved Industries (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

Declines:

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



\$20M Limits

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



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Combined PI & GL

Appetite Sheet

What benefits does this policy provide?

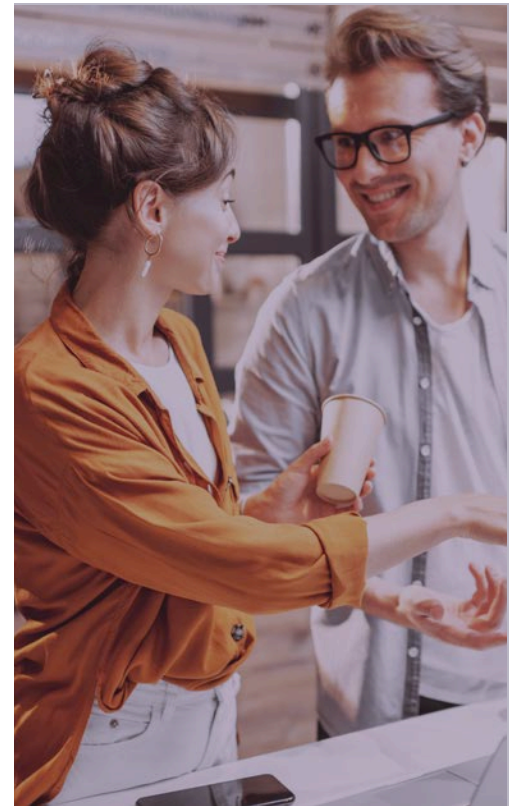
A combined Professional Indemnity and General Liability insurance policy is essential because it covers both errors in professional services and general operational risks. This comprehensive protection reduces financial exposure and legal liabilities from various claims. By bundling these coverages, businesses can confidently manage their risks and focus on growth.

Approved Industries (but not limited to):

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

Declines:

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



\$20M Limits

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



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Information Technology (IT)

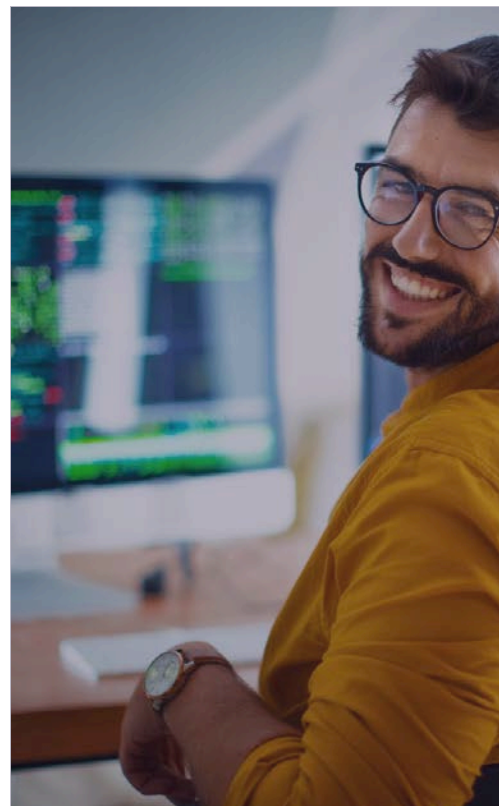
Appetite Sheet

Approved Industries (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

Declines:

- ✗ 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



\$20M Limits

- Starting from as low as \$400
- Nil Excesses
- Market Leading Coverage
- Combined PI & GL product
- 5-Star Product Rating



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Management Liability

Appetite Sheet

Approved Industries (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)

Declines:

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



\$10M Limits

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



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Association's Liability

Appetite Sheet

Why is this policy important?

Association liability is crucial as it protects the organisation and its members from financial losses due to lawsuits or claims, covering legal costs and damages from alleged wrongful acts or negligence.

Approved Industries (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

Declines:

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



\$10M Limits

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



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Public & Products Liability

Appetite Sheet

FTA's Public and Products Liability insurance shields businesses from third-party compensation claims related to personal accidents, injuries, property damage, and advertising injury arising from their business activities including manufactured (or deemed manufacturer) or supplied products.

Broad coverages



Slips & Falls on your premises



Injury resulting from your negligence or that of your employees



Damage to a third party's property



Defending Legal Fees



Faulty or Defective products



Workers' compensation recovery claims for labour-hire Employees and Contractors



Insurance limits

\$20M

FTA offers General Liability coverage up to \$20 million, with higher limits available upon request


Get in touch


Please send your submissions to

quotes@ftainsurance.com.au

Dan Malic


National General Liability Manager

 03 8525 0124

 danm@ftainsurance.com.au

Janelle Ferraro

General Liability Underwriter

 03 8525 0125

 janellef@ftainsurance.com.au

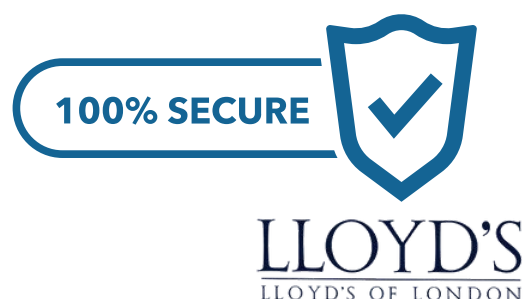
Approved Industries

(but not limited to)

- ✓ Manufacturing
 - Food
 - Electrical
 - Industrial Machinery & Equipment
 - Plastics
 - Non-invasive Medical Equipment
- ✓ Wholesalers - importers / exporters
- ✓ Labour Hire companies
- ✓ Packaging companies
- ✓ Retailers
- ✓ Property Owners and Real Estate
- ✓ Transport Companies
- ✓ Contracting Firms
 - Commercial Fitouts
 - Engineers
 - Electricians
 - Services to Construction
- ✓ Business Services
 - Lawyers
 - Accountants
 - Banks
- ✓ Farming & Services to Agriculture
- ✓ Liability Cover to support and complement other insurance product lines written by FTA Insurance

Declines

- ✗ Night Clubs, Bars & Taverns
- ✗ Security Companies
- ✗ Underground Mining
- ✗ Childcare Operators
- ✗ Aviation Products
- ✗ Offshore Rigs and Platforms
- ✗ Railways (other than private sidings and narrow gauge)



CYBER LIABILITY

Info Sheet

Who we are

FTA Insurance, an award-winning underwriting agency, provides cutting-edge solutions to shield businesses from cyber threats. Rely on us to secure your digital assets and ensure your company's cyber resilience.

Key policy features



Incident Response

Covers expenses from a privacy and network security event, network interruption event and cyber extortion and ransom event



Data Restoration & Loss of Income

Covers during the period of restoration (up to 180 days) loss of business income, restoration expenses and business continuity expenses



Cyber Extortion & Ransom expenses

Covers these type of costs due to a cyber-extortion and ransom event



Regulatory Fines & Penalties

Covers costs due to a privacy and network security event and PCI expenses and penalties due to a privacy breach



Privacy & Network Security liability

Covers damages and claims expenses due to privacy and network security events



Multimedia liability

Covers damages and claim expenses due to a multimedia wrongful act



Insurance Limits

\$5M

FTA offers Cyber insurance coverage up to \$5 million



Incident response is handled by Clyde & Co in Australia



02 9210 4464

Cyber incidents can be reported through the Cyber Hotline



Approved Industries

(but not limited to)

- ✓ Agriculture, forestry, fishing and hunting
- ✓ Automotive industry
- ✓ Building inspection services
- ✓ Facilities support services
- ✓ Business Associations
- ✓ Business schools and computer and management training
- ✓ Business Services Centres
- ✓ Carpet & upholstery cleaning
- ✓ Manufacturing
- ✓ Mining, quarrying and oil & gas extraction
- ✓ Professionals and Consultants
- ✓ Commercial and industrial machinery and equipment (except automotive and electronic) repair and maintenance
- ✓ Commercial and industrial machinery and equipment rental and leasing
- ✓ Commercial photography, studio or portrait photography
- ✓ Construction
- ✓ Electronic and precision equipment repair and maintenance
- ✓ Funeral homes and funeral services
- ✓ Graphic design services
- ✓ Wholesale trade
- ✓ Industrial launderers
- ✓ Interior design services
- ✓ Public relations

Declines

- ✗ Agents and Managers for Artists, Athletes, Entertainers, and other Public Figures
- ✗ Banking
- ✗ Cryptocurrency related industries, including mining, exchanges, ICO's and storage
- ✗ Data Aggregation Services
- ✗ Financial transactions processing, reserve and clearinghouse activities
- ✗ Gambling industries including casinos
- ✗ Music publishers
- ✗ Nondepository credit intermediation
- ✗ Political organisations
- ✗ Pornography
- ✗ Private individuals (This does not include sole traders)
- ✗ Public Sector organisations
- ✗ Securities and commodity exchanges
- ✗ Social Media Platforms
- ✗ Telephone call centres/ Answering services/ Telemarketing

Security & Incident Response



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