

Product Information

For complete product information including contact details for our underwriters, news articles and corporate profiles, please visit:

www.srs.com.au

Liability

General Combined Liability
Products Liability
Public Liability
Excess Liability
Umbrella Liability
Errors & Omissions extensions
Contractual Liability extensions
Most Occupations and / or Products

Property

Industrial Special Risk
Crime
Fire and Perils
General Property
Most Occupations

Contingency

Prize Indemnity
Special Contingency
Excess of Loss
ISR Sub-Limit Top Up
Cancellation & Abandonment
Conference and Exhibition
Event Cancellation & Sport Cancellation
Event Weather
Hole In One
Non Appearance Cancellation
Special Event Liability

Construction

Construction Material Damage and Liability, both Annual and Single Project for:

Civil
EAR
Fabrication
Mechanical / Electrical Risks

Professional Indemnity

Accountants – broad coverage and can include cover for most incidental activities
Construction Consultants – including architects, design and drafting professionals, engineers and surveyors of most disciplines
Miscellaneous Occupations – broad coverage available to an extensive list of over 100 occupations
Real Estate Agents – can include cover for Valuations, Business Broking
Recruitment Services – including Labour Hire and Contractor Management Services
Technology – combined PI/PL cover for general consultancy, software development, project management, website design and hosting, ISP, provision of IT contractors

Accident and Health

Group Personal Accident & Sickness insurance – compulsory and voluntary schemes
Enterprise Bargaining Agreements
Large Group Journey PA covers where WorkCover excludes PA to / from work (eg. WA and SA)
Individual Personal Accident and Illness covers
Workers' Compensation top-up (make up pay) policies
Group Accidental Death and Capital Benefits covers
Personal Accident cover for Voluntary Workers
Various Additional Benefits as standard including Broken Bones and Accidental Dental
Business Travel

Motor Vehicle

Heavy Motor Fleets and Owner Drivers
Commercial Motor Vehicles
Courier Drivers
Motor Trade Sales & Garage Risks (Road Risks)
Hire Cars and Limousines (including Stretch)
Tow Trucks & Tilt Tray Trucks
Driving training
Rail
Plant, Machinery & Equipment (excluding logging and farming)
Taxis

Sydney
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MELBOURNE VIC 3000

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Contact Information



Liability

Sydney

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Property

National

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Construction

Lester Scott - Underwriting Manager	+61 7 3002 3033	lscott@srs.com.au
Kimberley Biggs - Underwriting Assistant	+61 7 3002 3039	kbiggs@srs.com.au

Commercial Motor

Jenny Prendergast - Underwriting Manager	+61 7 3002 3057	jprendergast@srs.com.au
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Contingency/Cancellation & Abandonment

Richard Regan - Underwriter	+61 2 9323 5079	rregan@srs.com.au
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Accident and Health/Business Travel

Brisbane

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Sydney

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Professional Risks

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Accident and Health

Over the past five years SRS has steadily increased its commitment to providing a unique service for all Group and Single Life Personal Accident & Sickness covers.

We firmly believe that the reason for our ongoing success within this niche sector is a combination of in-house technical expertise and a thorough appreciation of clients' needs and obligations in providing compulsory Group Accident & Illness cover to employees, often arising from Enterprise Bargaining Agreements. We are also happy to consider voluntary group covers.

Group Personal Accident covers need to balance the range of the insured benefits with the cost of the insurance so as to be both effective in providing benefits and be at a cost that provides value to the employer / employee. We believe that the comprehensive nature of our contracts and competitive premiums are the optimum mix to provide the best value to your clients.

Our strengths are not only limited to the underwriting processes which underpin our success. We believe that when actively involved in protecting an individual's income in the event of ill health, we provide an unparalleled claims service. This is arguably the area of greatest importance to all parties involved and where we believe our value is equal to our reputation.

Our Business Travel product provides all round protection to an Insured Person whilst travelling domestically or overseas in the form of death and disablement benefits, medical expenses, kidnap and ransom benefits, lost or stolen baggage benefits plus much more including any emergency assistance such as medical evacuation and close personal protection through our partners.

This pro-active approach extends to providing safety, security, health and intelligence reports to all travellers advising of the dangers of particular regions in the world before and during travel. We believe that providing this service not only informs travellers of the dangers to look out for, but to prevent the loss of life in the event of immediate danger.

Business Travel is suited for individuals who may only travel a few times a year to large multinational corporations who travel thousands of times a year. Providing superior coverage and excellent service are our main focus and it is our goal to continually excel in providing first class insurance solutions.

Australia-wide

Richard Regan
*Underwriter – Accident
and Health*
+61 2 9323 5079
rregan@srs.com.au

With more than eight years underwriting experience, spending the last four fine-tuning his skills in the Accident and Health sector, Richard is a welcome addition to SRS' expanding Sydney operations.

Prior to joining SRS, Richard was an underwriter for a specialist Accident and Health underwriting agency and prior to that with a national insurer. Richard brings his in-depth insurance knowledge, negotiation and relationship management skills to SRS' highly regarded Accident and Health team.

Tim Curling
*Underwriter – Accident
and Health*
+61 7 3002 3059
tcurling@srs.com.au

Having joined the Lloyd's insurance market in 1986, Tim enjoyed roles with both a reinsurance broker and a Lloyd's Insurer before emigrating to Australia in 2001.

Tim possesses extensive technical knowledge of Group Accident & Sickness covers. Such valuable experience and knowledge both enhance and compliment the broker advisory role.

Tim's primary focus is to seek, develop and service quality business at competitive rates based upon a flexible and genuine approach that is consistent, transparent and equitable.

Commercial Motor

Risks Covered

- Heavy Motor Fleet & Owner Drivers
- Commercial Motor Vehicles
- Courier Drivers
- Motor Trade Sales & Garage Risks (Road Risks)
- Hire Cars & Limousines (including Stretch)
- Tow Trucks and Tilt Tray Trucks
- Driver Training
- Rail
- Plant, Machinery & Equipment (excluding logging and farming)
- Taxis

Freight Tasks

- General
- Earthmoving
- Tipping
- Logging (excluding Plant and Equipment)
- Hazardous Goods - \$10 million
- Containers
- Waste (excluding compactors / garbage trucks)
- Furniture (including Removals)
- Concrete delivery (including pumping)
- Dry Hire, Wet Hire and Rentals
- Couriers
- Building materials
- Water tankers
- Parcel delivery

Premium Options

- Conventional
- Aggregate Deductible
- Claims Experience Discount
- Burning Cost premium

Policy Features and Benefits

- Comprehensive
- Third party fire & theft, third party property damage – accommodation only
- New vehicle replacement – 12 months
- Towing costs - \$10,000
- Removal of Debris - \$10,000
- Traffic management costs - \$5,000
- Signwriting - \$5,000
- Accessories - \$5,000
- Retrieval Costs - \$15,000
- Expediting Costs - \$3,000
- Finance payout
- Auto additions / deletions - \$300,000 – 21 days
- Aggregate deductible, CED, burning costs options
- Tow truck “on-hook” liability
- Tilt tray “on-hook” liability
- Out of radius – covered, fleets – automatic Australia wide cover

Australia-wide

Jenny Prendergast
Underwriting Manager – Motor
+61 7 3002 3057
jprendergast@srs.com.au

Jenny is well experienced in managing underwriters as well as working with brokers to maximise underwriting profits. Prior to joining SRS, she enjoyed underwriting and management roles with Allianz and NTI.

Craig Cullum
Underwriter - Motor
+61 7 3002 3020
ccullum@srs.com.au

Craig joined SRS in 2003 with his insurance industry knowledge spanning 25 years. Craig is a well-respected motor underwriter amongst the broking fraternity.

Construction

The Construction team is able to assist with Civil, Fabrication, EAR, Mechanical / Electrical and Light commercial and Industrial Structural risks.

For Civil, Mechanical / Electrical and Fabrication risks, annual and single project policies are offered for both Material Damage and Liability. Difference in Deductibles covers are also available for both lines.

Australia-wide

Lester Scott
*Underwriting Manager -
Construction*
+61 7 3002 3033
lscott@srs.com.au

Lester joined SRS with 35 years experience in the insurance industry and over 21 years as either state or national construction underwriter for several major insurers.

Lester shares a wealth of knowledge with brokers requiring construction policies.

Kimberley Biggs
*Underwriting Assistant -
Construction*
+61 7 3002 3039
kbiggs@srs.com.au

Kimberley joined SRS four years ago, and has been assisting Lester with the administration of the Construction portfolio for the last two of those. Her attention to detail and service standards are second to none, and she is able to assist with all Construction queries.

Contingency

SRS are specialist providers of Contingency Insurance, offering protection to organisations against risks to which they may be exposed when holding or arranging events. The following covers are available in Australia and overseas:

Cancellation and Abandonment

Limits up to \$5,000,000 (additional capacity if required)

Cover can extend to cover loss of Gross revenue and/or costs & expenses only

Coverage for returned ticket sales or merchandise, refunded sponsorship, payments of ground/venue rentals and marketing/advertising costs & wages

Extend to cover loss of gross revenue due to Broadcast Transmission Failure even though event may proceed

Non Appearance of key performers, speakers, trainers, lecturers

Adverse Weather Insurance for outdoor events

Prize Indemnity

This cover enables companies/organisations to run competitions with exciting and attractive high value prizes as part of their marketing and promotional campaigns:

Golf Hole In One – including Club & Tour Professionals

Sporting Promotions - For example prizes payable if contestant can perform a specific sporting feat

Prize Draws - For example Lucky Envelope Draw

Tagged Fish Competitions

Tailored Prize Competitions for retailers

Cover can be purchased by:

Major acts and artists

Producers of Theatre shows, musicals or similar

Small bands on tour at small venues, festivals and events

Promoters and 3rd party suppliers with revenue dependent on acts participation

Venues expecting revenue for bookings dependent on the acts

Event organisers wanting to offer an incentive prize to attract customers, patrons, attendees

Sporting Events, Charity Benefits and Race Days

Lectures, Key Speaker, Training Organisations

Additional Covers:

SRS can also provide additional covers that can supplement the above, including:

Public and Products Liability

General Property cover on equipment

Political Risks for "Acts" and/or "Threats" of Terrorism

Sydney

Richard Regan

Underwriter - Contingency

+61 2 9323 5079

rregan@srs.com.au

With more than eight years underwriting experience, Richard brings his in-depth insurance knowledge to SRS' highly regarded Contingency product. Having worked for underwriting agencies and a national insurer, Richard has the skills to write this unique and varied product class.

Melbourne

Joe Rosker

*National Property
Manager*

+61 3 9810 0601

jrosker@srs.com.au

Joe has one of the longest individual track records writing property business into the Lloyd's market.

Joe heads up the SRS property account and is based in the Melbourne office.

Brisbane

Peter Summerlin

Underwriter - Contingency

+61 7 3002 3031

psummerlin@srs.com.au

Peter brings with him a wealth of experience having worked within the industry for over thirty years in various underwriting and management roles.

Liability

The SRS Liability product, combined with our underwriting expertise, allows our underwriters to provide brokers with underwriting solutions to the most complex of liability programs.

Our underwriters are trained to work with brokers and tailor our coverage to suit the individual needs of clients. This, combined with a broad capacity to underwrite harder to place and technical occupations, makes SRS the preferred choice of many brokers.

Sydney

Craig Walker
Underwriting Manager - Liability
+61 2 9323 5023
cwalker@srs.com.au

Craig started his career in the insurance industry in 1985 as a Facultative Liability Underwriter progressing to Liability Underwriting Manager over a number of years with some major insurance companies. He has extensive experience with Corporate Liability and "harder to place" liability risks.

David Peck
Underwriter - Liability
+61 2 9323 5081
dpeck@srs.com.au

David has become a well-respected Liability Underwriter in the Sydney market within a short period of time. Prior to joining SRS, David has enjoyed liability underwriting positions with several major insurers.

David Rizeman
Underwriter - Liability
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David's Property experience saw him start with SRS' Sydney office in 2008. David has since moved across to the Liability team where he adds much needed resources to this highly respected and regarded Underwriting team.

David has previous experience in Liability, having worked for both Insurers and International Brokers alike.

Melbourne

Stephen Lamplugh
Underwriter - Liability
+61 3 9810 0604
slamplugh@srs.com.au

Stephen has been in the Insurance Industry for 24 years and has held a number of senior insurance positions in both underwriting, placement and client advisory. Stephen brings with him many years experience in the Commercial, Corporate and Risk Management sectors.

Brisbane

Rob Haward
Underwriter - Liability
+61 7 3002 3050
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With nearly 20 years Insurance experience both here in Australia and abroad, Rob brings a wealth of Liability knowledge to the team.

Prior to joining SRS, Rob held senior roles with domestic and international insurers servicing brokers in the NSW and ACT markets before moving to Queensland in early 2007.

Carolyn Dowse
Underwriter - Liability
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Prior to joining SRS, Carolyn held senior marketing roles with international insurance broking organisations and insurers in both the Sydney and Brisbane markets. With experience across many disciplines including Liability, ISR, Motor and Travel amongst others, Carolyn is a strong addition to our Queensland-based Liability Underwriting team.

Professional Risks

The SRS Professional Risks division provides Professional Indemnity products specifically catering for a wide range of occupations such as:

- Accountants
- Construction Consultants
- Design and Construct
- Insurance Brokers / Underwriting Agencies
- Miscellaneous Occupations
- Real Estate Agents
- Recruitment Services
- Excess of Loss

Directors' and Officers' and Management Liability insurances are also available via the SRS Professional Risks team.

Australia-wide

Liz Peach

Manager - Professional Risks
+61 3 9810 0658
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Liz has over 25 years experience across a broad range of classes in the insurance industry. She chose to specialise in Professional Risks over 10 years ago.

Liz's achievements, before joining SRS, include operating her own insurance brokerage business, managing successful insurance schemes for the recruitment and tourism industries and managing a specialist Professional Indemnity underwriting agency.

John Delves

Development Manager
Underwriting - Professional Risks
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John has worked in the insurance industry for almost 20 years, holding various management and development roles with local underwriters and international broking firms and working across a broad range of insurance classes. John has specialised in Professional Risks for the past 6 years, predominantly focussing on coverage for Accountants, Architects, Environmental Consultants and the Design Industry.

John brings an intimate understanding of what today's professional brokers expect from underwriters and is dedicated to delivering exceptional service standards. John is a welcome addition to the growing Professional Risks Division of SRS.

Melanie Baird

Underwriter - Professional Risks
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Melanie has over 12 years experience in Professional Risk area of insurance, the last 5 years in underwriting. Prior to joining SRS, Melanie was the underwriting manager at a specialist Professional Indemnity underwriting agency and before that worked for a specialist Professional Risks broker.

Melanie's focus is on the development of the fast-growing Affinity area of the SRS Professional Risks Division.

David Rowbotham

Underwriter - Professional Risks
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David joined the insurance industry in 2005 and has specialised in Professional Risks since 2007. David's prior experience includes both Professional Risks and general underwriting.

David's particular focus is in the Accountants and Miscellaneous areas of the SRS Professional Risks portfolio.

Property

The SRS Property division writes all main areas of Property insurance, with offices located in Sydney, Melbourne and Brisbane.

We have the track record and experience to consistently write the unusual or high hazard types of property risks. The following covers are available:

Industrial Special Risks

Industry Mk V, Mk IV or as agreed

Commercial Package

Material Loss or Damage

Business Interruption

Burglary / Theft

Money

Glass

Excess of Loss

Burglary / Theft as stand alone or top up of ISR sub-limits

Money as stand alone or top up of ISR sub-limits

Professional Money Carriers

Transit / Pavement Risk / Premises Risk

Hail Damage

National

Joe Rosker

National Property Underwriter

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jrosker@srs.com.au

Joe has one of the longest individual track records writing property business into the Lloyd's market.

Joe heads up the SRS property account and is based in the Melbourne office.

Melbourne

George Govan

Underwriter - Property

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With over 30 years in the general insurance industry working with major underwriters and broking companies, George brings extensive insurance experience to SRS' Property clients.

George's roles have included underwriting and wholesale placements.

Brisbane

Peter Summerlin

Underwriter - Property

+61 7 3002 3031

psummerlin@srs.com.au

Peter brings with him a wealth of experience having worked within the industry for over thirty years in various underwriting and management roles.