



# Product Information

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

[www.srs.com.au](http://www.srs.com.au)

## Property

- Industrial Special Risk
- Crime
- Fire and Perils
- General Property
- Most Occupations and Constructions

## Liability

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

## 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

## Construction

- Construction Material Damage and Liability, both Annual and Single Project for:
  - Civil
  - EAR
  - Fabrication
  - Mechanical / Electrical Risks

## Contingency

- Prize Indemnity
- Special Contingency
- Excess of Loss
- ISR Sub-Limit Top Up

## 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

### Sydney

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### Brisbane

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# Contact Information



## Liability

### Sydney

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### Melbourne

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## Property

### Sydney

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### Melbourne

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### Brisbane

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## Construction

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## Commercial Motor

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## Accident and Health

### 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.

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## Australia-wide

**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.

**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.

# 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

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## 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.

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## 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

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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:

## **Cancellation and Abandonment**

Limits up to \$2,000,000

Cover can extend to cover loss of revenue, costs, profits or a combination of all of these

Coverage for returned ticket sales, unused merchandise, refunded sponsorship, payments of ground/venue rentals and more

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

## **Non Appearance**

### **Weather Insurance**

Pluvius

Hail

### **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:

Hole In One

Sporting Promotions - For example prizes payable if contestant can perform a specific sporting feat such as score from a regulated distance

Prize Draws - For example Lucky Envelope Draw

Tagged Fish Competitions

### **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

### **Additional Covers:**

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

Public and Products Liability

General Property cover on equipment

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## **Sydney**

### **David Rizeman**

*Underwriter - Contingency*

+61 2 9323 5006

drizeman@srs.com.au

David has over 9 years experience in the insurance industry. During this time he has worked in Direct and Commercial underwriting, Corporate Insurance Broking and also within the Reinsurance sector.

David's focus for the past few years has been to concentrate on Property Insurance and he works within our business as one of our key property underwriters.

## **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.

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## 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.

**Laura Lawrence**  
*Underwriter - Liability*  
+61 2 9323 5084  
llawrence@srs.com.au

Prior to starting with SRS, Laura has held senior Liability positions for international insurers and brings a wealth of experience to SRS. Awarded for her high service standards, Laura further strengthens our extensive Liability team.

## Melbourne

**Stephen Lamplugh**  
*Underwriter - Liability*  
+61 3 9810 0604  
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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.

**Glenn Eason**  
*Underwriter - Liability*  
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Since starting his career in 1989, Glenn has held several positions with Insurers and Underwriting Agencies, including as a Director of his own specialist Liability practise.

With a strong liability background in niche occupations such as mining, hospitality and pharmaceuticals, Glenn is well placed to service our supporting brokers.

## Brisbane

**Rob Haward**  
*Underwriter - Liability*  
+61 7 3002 3050  
rhaward@srs.com.au

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*  
+61 7 3002 3035  
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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.

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## Australia-wide

### **Liz Peach**

*Manager – Professional Risks*  
+61 3 9810 0658  
lpeach@srs.com.au

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.

### **Mark Thorpe**

*Underwriter – Professional Risks*  
+61 3 9810 0655  
mthorpe@srs.com.au

Mark is the newest member of the Professional Risks division and complements the broad experience of the SRS team, particularly in the Construction and IT areas. Mark most recently worked for one of the largest financial lines insurers in Australia, and prior to that, for a successful niche Underwriting Agency / Broking firm.

Mark's focus is on new business development, and providing solutions for corporate and more complex Professional Indemnity and Directors' and Officers' Liability risks.

### **Melanie Baird**

*Underwriter – Professional Risks*  
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mbaird@srs.com.au

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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drowbotham@srs.com.au

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.

### **Jo Campbell**

*Technical Underwriter – Professional Risks*  
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With a background in Law, together with roles in Broking and Underwriting, Jo's vast experience in the technical skills arena is a valuable asset to the SRS Professional Risks division.

Jo is responsible for our SRS branded policy wordings and for providing technical support to the SRS Professional Risks underwriters in all areas. Jo also underwrites the more complex technical risks and is able to provide manuscript wordings and endorsements when appropriate to the risk.

# 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

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## Sydney

### James Hui

*Underwriter – Property*

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James has over 20 years experience in the insurance industry in Corporate Insurance Broking and Property and Reinsurance Underwriting.

With a background working with international and national companies, James is ideally suited to develop and strengthen our property account.

### David Rizeman

*Underwriter – Property*

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David has over 10 years experience in the insurance industry. During this time he has worked in Direct and Commercial underwriting, Corporate Insurance Broking and also within the Reinsurance sector.

David's focus for the past few years has been to concentrate on Property Insurance and he works within our business as one of our key property underwriters.

## Melbourne

### Joe Rosker

*National Property*

*Underwriter*

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[jrosker@srs.com.au](mailto: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.

### 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*

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

### Matt Almond

*Underwriter – Property*

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Matt has more than 7 years experience in the insurance industry establishing himself in varied underwriting roles including the servicing of independent, SME and international broker clients.

Based in Brisbane, Matt's prime focus is to further develop our property account.

