

360 Commercial. Provides Innovative Solutions for the SME Market

360 Commercial is a specialist underwriting agency, purpose-built for the Broker market and their customers. We bring together a team of specialist underwriters and contemporary electronic delivery systems for a streamlined process and reliable Commercial Insurance solutions tailored for the unique needs of your Client. Central to our commitment is personal service, provided by true Insurance professionals who care about Broker relationships and are always happy to take your call.

What makes 360 Commercial different?

- + Professional underwriters providing personal service
- + We encourage you to call us when 'the computer says no'
- + Extensive cover in a simplified format
- + Specialised, non-commoditised product
- + Electronic delivery with ongoing investment
- + Broker exclusive distribution
- + Long term security partnership with CGU

Who are 360 Commercial?



Denis Morrissey

Director

Experienced General Manager with a track record of building successful Insurance businesses in the Australian market. Skilled in sales and distribution, business planning, property and casualty Insurance, long tail personal injury compensation claims and claims management.

Having spent the last 14 years at Allianz Australia as the General Manager for Commercial in the Broker and Agency division, an opportunity was identified to purchase and build an underwriting agency that will provide the Broker market with focused product and distribution solutions for its Clients.



Chris Lynch

Director

A highly regarded Insurance industry leader with 30 years in the business and a track record of delivering on challenging financial and non-financial goals. Success has come through leading high performing sales, underwriting and service teams.

During his career he has also managed claims units, held senior underwriting authorities, delivered product and interpersonal skills training, run employment teams, as well as holding branch, state & national management positions. His Broker partners see him as someone who has a high regard for them and their customers and someone who will strongly advocate for both.

Products

Asset Protection

- + Capacity \$20M per location
- + Broad range of acceptable occupations
- + Property sum insured increased by 20%
- + Full accidental damage cover
- + Automatic glass cover
- + Theft \$100,000 or up to the location limit for office
- + Transit \$25,000, unnamed locations \$25,000 (General Property)
- + Optional equipment breakdown up to location limit (no age limit, HP limit or itemized list required)

Business Income Protection

- + Based on turnover – no complicated gross profit calculation
- + Tailored rate of gross profit for individual businesses
- + Waive co-insurance when P&L and BAS provided
- + Simplified claims settlement for interruption up to 12 weeks
- + Period of recovery – 6 months to 36 months plus extended settlement time
- + Additional 20% uplift to gross profit sum insured
- + Business Recovery Expenses & Claim Preparation Costs available without gross profit requirement
- + Automatically responds to Machinery Breakdown when selected under Asset Protection

Crime Protection

Employee Theft

- + Money, securities and other property cover for fraudulent acts

Money & Securities

- + Individual money limits not required (i.e. in transit, on premises etc.)
- + Money limit applies for each occurrence
- + Destruction, disappearance or theft
- + Applies to each insured location

Liability Protection

- + Property damage, Personal Injury & Advertising Injury
- + Defence costs in addition to Liability limit
- + Limit of Liability up to \$20,000,000
- + Flexible excess options
- + Care, Custody & Control \$250,000
- + Worldwide excluding USA & Canada

DISCLAIMER. The information contained in this document is intended as a guide only and does not take into account any individual circumstances. These features and benefits are provided under the 360 Commercial coverage and are subject to underwriting guidelines and the specific terms, conditions and exclusions outlined in the Commercial Insurance PDS and Policy. Before deciding to purchase this insurance product, you should read and understand these documents.

Key Terms

Term	Definition
Acquired Property	<ul style="list-style-type: none"> + Optional Cover + Provides cover for newly acquired property up to \$250,000
Breakdown	<ul style="list-style-type: none"> + Covers breakdown of machinery and electronic equipment + No age limit, no horsepower or list of items required. Electronic data not sub-limited + BI automatically triggered if purchased
Capital Additions	<ul style="list-style-type: none"> + Provides cover for alterations and additions to property other than stock loss + Standard limit = \$500,000
Flood Limit	<ul style="list-style-type: none"> + Optional coverage with limits currently \$250,000 & \$500,000
General Property	<ul style="list-style-type: none"> + The Property in Transit & Unnamed Locations make up General Property cover under the Asset Protection Section. + The limits should mirror each others limit and can be increased for an additional premium + Unnamed Locations - where stock or contents are stored eg. customers premises, own home
Land Value Limit	<ul style="list-style-type: none"> + \$100,000 standard limit + Provides cover if the land loses value: for example, due to council rezoning
Post Loss Expenses Limit	<ul style="list-style-type: none"> + Should include removal of debris, statutory authorities, claims preparation expenses, fire brigade and emergency services, fees for financial encumbrances and should be a minimum of 10-30% of sum insured for newer buildings
Property Protection	<ul style="list-style-type: none"> + Expenses incurred to prevent imminent damage to property from covered loss + Standard limit = \$100,000
Theft Limit	<ul style="list-style-type: none"> + Standard limit = \$100,000. A higher limit can be considered for an additional premium + Offices automatically receive location limit

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