

# 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



### Chris Lynch

Director

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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.



### Paul Riordan

Executive Director - Commercial

**Tel.** 02 9056 1481

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Paul is a passionate business leader with a track record of building successful teams over 20 years in the industry. He boasts a wide breadth of experience across roles in both Product and Distribution, delivering on financial and non-financial goals. Paul has also held National roles building and launching Broker Engagement and segmentation models.

Paul spent 12 years at Allianz, culminating in the key roles as State Manager for both Western Australia and NSW/ACT with responsibility for underwriting and distribution. Proudly, Paul is a vocal advocate for the role of the Broker and the importance of advice provided by intermediary's to clients.

## Contact 360 Commercial

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## Underwriting Development Managers

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## 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)

### 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

### 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

### 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

## Key Terms

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

**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.



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This insurance is issued by Insurance Australia Limited **ABN** 11 000 016 722 **AFSL** 227681 trading as CGU Insurance (CGU). 360 Commercial Pty Ltd **ABN** 73 620 071 650 is an Authorised Representative (**AR** 1256191) of 360 Underwriting Solutions Pty Ltd **ABN** 18 120 261 270, **AFSL** 319181

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