

property & liability



Product Profile

Lumley Insurance provides a broad range of general and specialist insurance products to the SME business sector as well as selected larger accounts.

Our strategy is to provide our partnering intermediaries with a consistent and accessible market, backed by strong local expertise, local decision making, local claims handling and an outstanding commitment to service.

Lumley 
Insurance
ensure the future

property & liability

PRODUCT	COVER	MARKET	PREFERRED BUSINESS	CAPACITY
PRIMARY BUSINESS COVERS				
ISR	Material damage, business interruption on a broadform coverage basis.	Local, international and multinational companies. We will also consider asset values of less than \$5 million.	<ul style="list-style-type: none"> • Manufacturing • Storage • Warehousing • Transport • Retail • Restaurants and cafés • Accommodation • Timber • Engineering <p>Additionally we will write most property risks with an emphasis on higher hazard occupations and construction.</p>	Up to \$34 million (dependent on the risk category).
Business package	Material damage, business interruption and broadform liability coverage including: <ul style="list-style-type: none"> • Transit cover • Machinery cover • Electronic cover • Employee dishonesty cover 	Small to medium business for local and international companies.	<ul style="list-style-type: none"> • Retail • Wholesale • Restaurants • Small manufacturing 	Up to \$34 million (dependent on the risk category) and \$20 million for liability.
Property owners	Full suite of property damage, loss of rent and liability covers as required.	Suitable for owners of commercially tenanted properties.	Commercial property owners.	Up to \$34 million (dependent on the risk category of the tenants) for property and \$20 million for liability.
Public and products liability (standard)	Broadform liability cover.	SME and other local businesses.	Retailers, manufacturers, importers/exporters and contractors.	\$20 million
Public and products liability (severity)	Broadform liability cover.	High risk exposure businesses including contractors and importers/exporters of hazardous products.	Manufacturers, importers/exporters and high hazard contractors.	\$20 million
Rural package	Material damage, business interruption and broadform liability coverage.	Suitable for rural properties.	Rural property owners.	Up to \$34 million (dependent on the risk category) and \$20 million for liability.

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