

Yellow Cover Risk Appetite

Industrial strength protection for Mobile Plant & Equipment

Our Preferred Appetite is Mobile Plant and Specialised Equipment that is used within the Civil, Construction, Agricultural and Mining industries.

Mobile Plant and Motor Vehicles

Preferred Exposures include

Owner operators
Trade industries (<i>Plumbers/builder/fencers</i>)
Crane fleet operators
Earthmoving and Excavation contractors
Quarry operations
Underground Mining Operators (<i>Hard Rock</i>)
Plant Hire Industry
Farming and Agricultural operations
Civil and road contractors
Asphalt and paving contractors
Landscaping industry
Large Mobile Crane Fleets (<i>10+</i>)

Accommodating Exposures (*Risk by Risk Consideration*)

Demolition (<i>>20% turnover</i>)
Forestry activities – Plantation/Soft Wood
Drilling and exploration contractors
Contract harvesting (<i>>20% turnover</i>)
High Rail
Remote control Equipment (<i>Above and Underground</i>)

Exposures Outside Our Appetite

Long wall & Continuous miners
Forestry activities – Old Growth/Hard Wood
Tower Cranes
Underground Coal Mining Activities
Drones (<i>UAV's</i>)
Aircraft and Watercraft
Locomotives and Rolling Stock

Liability*

Preferred Exposures include

Earthmoving
Excavation
Site Preparation
Land site clearing
Trenching, drainage
Pipe-laying (<i>NOT gas</i>)
Quarry operations
Plant hire and rental (<i>Dry hire</i>)
Road construction
Demolition (<i>< 10m, Non CBD, Incidental only</i>)
Drills (<i>No blasting, CSG or Oil / Gas Occupations</i>)
Directional drill (<i>Non CBD</i>)

Exposures Outside our Appetite that require further consideration

Works in oil gas petro-chemical plants
Coal seam gas (<i>Unless cartage</i>)
Underground Mining
Mining
Piling
Mobile crane specialist
Scaffolding
Constructions/Building (<i>Certain tradesmen can be considered on a case by case basis, but no electrician / domestic plumbing</i>)
Forestry unless cartage only
Farmer/Agriculture (<i>Contract harvesting and crop exposures</i>)
Demolition specialist
Gas pipe laying
Concrete Pumps (<i>Unless incidental in schedule</i>)
Airport/Airside exposures
Railways, rail works and rail corridor exposures

*Only available if taken alongside Policy Product 1 (Mobile Plant & Motor Vehicles).



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