

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

Accommodating Exposures (*Risk by Risk Consideration*)

- Demolition (*>20% turnover*)
- Forestry activities – Plantation
- Drilling and exploration contractors
- Contract harvesting (*>50% turnover*)
- High Rail
- Remote control Equipment (*Above and Underground*)

Exposures Outside Our Appetite

- Long wall & Continuous miners
- Forestry activities – Old Growth / National Parks
- Tower Cranes
- Underground Coal Mining Activities
- Aircraft and Watercraft
- Locomotives and Rolling Stock

Liability*

Preferred Exposures include

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

Exposures Outside our Appetite that require further consideration

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