

# Major Uninsured Risk Checklist

We have indicated below a number of risks that you may be exposed to. We would emphasise that no list of risks can ever be exhaustive. As any business is susceptible to change, we recommend these areas be reviewed regularly to ensure that your company is still comfortable with the limited scope of your existing range of policies.

Please do not hesitate to contact us for further clarification on the following:

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|---|---|
| • Advance Business Interruption               | usually associated with development projects.                   |
| • Airport Operator's Liability                | required if you have an aircraft runway.                        |
| • Association Liability                       | required for all registered Associations.                       |
| • Aviation/Drone Hull and Liability           | aircraft including drones require separate cover.               |
| • Bankers' Blanket Bond                       | insurance to replace a Bond.                                    |
| • Bloodstock or Livestock                     | Animals need to be specifically insured.                        |
| • Burglary and/or Theft                       | most policies require separate sums insured.                    |
| • Business Interruption                       | its your loss of income following an insurable event.           |
| • Cancellation and Abandonment                | usually associated with events or performances.                 |
| • Charterer's Legal Liability                 | loss or damage to a chartered vessel or cargo                   |
| • Commercial Package                          | it's a Insurance package for small to Medium business           |
| • Completed Operations                        | typically for Builders to cover damage after the build.         |
| • Compulsory Third Party                      | in conjunction with your Motor Vehicle registration             |
| • Construction Risks / Liability              | for Builder and Owner Builders including renovations.           |
| • Container Liability                         | transit and cargo liability                                     |
| • Contract Penalties /Liquidated Damages      | some contract penalties can be insured i.e., delayed delivery.  |
| • Control of Well (Operator's Extra Expense). | for operators of an Oil well                                    |
| • Corporate Travel                            | annual group travel insurance                                   |
| • Crops (Growing).                            | loss by specified perils  |
| • Cyber Liability                             | loss as a result of a cyber incident                            |
| • Cyber Security (first party).               | loss of your business as a result of a cyber incident           |
| • Directors' and Officers' Liability          | damages due to unlawful actions committed.                      |
| • Disability                                  | personal injury compensation                                    |
| • Electronic Computer Crime                   | communally referred to as Cyber-crime.                          |
| • Electronic Equipment / Breakdown            | can cover breakdown costs as well as loss of income.            |
| • Employers Liability                         | commonly known as Workers Compensation                          |
| • Employment Practices Liability              | breaches to an employment contract                              |
| • Environmental Impairment Liability          | cost of causing accidental environmental damage.                |
| • Extended Warranty                           | claims paid under an extended Warranty programme.               |
| • Export Credit                               | protection for defaulted overseas payment.                      |
| • Extra Territorial Workers' Compensation     | covers employees working outside their normal state or country. |
| • Fidelity Guarantee                          | covers theft by employees.                                      |
| • Film/Film Producers Guarantee               | cover the Production cost due to injury illness death of cast.  |
| • Fine Arts                                   | covers collections of fine art sculptures books artifacts etc.  |
| • Fire and Extraneous Perils                  | a base wording generally replaced by commercial packages.       |

- General Property
- Glass
- Group Personal Accident
- Home and Contents
- Industrial Special Risks
- Infringement of Copyright
- IT Liability
- Key Person
- Kidnap, Ransom and/or Extortion
- Legal Expenses
- Libel and Slander / Defamation
- Life Assurance
- Livestock
- Loss of Hire / Standby Charges
- Mortgage and Lease Guarantee
- Mortgage Protection
- Motor Vehicle or **registered** Plant / equipment
- Non-Owned Aviation Liability
- Personal Accident / Illness
- Plant & Equipment
- Pleasure craft
- Pluvius (Weather).
- Political Risk
- Product Performance Guarantee
- Product Tamper / Contamination Recall
- PI - Professional Indemnity / Errors & Omissions
- Protection & Indemnity
- Public and Products Liability
- Salary Continuance
- Surety Bonds
- Third Party Strikes
- Taxation Audit
- Technology Liability
- Trailers
- Trade Credit
- Trustee Liability
- Umbrella Liability
- Valuables
- Voluntary Group Accident Schemes
- Workers' Compensation:

covers items predominately kept outside.  
 internal and external glass of a building  
 accident and injury to a group  
 residential building and contents  
 ISR Pack for larger commercial businesses  
 covers the costs of accidental infringement.  
 designed for IT providers.  
 covers cost associated if KP dies.  
 usually part of a travel policy  
 some legal expenses can be insured.  
 costs to defend can be covered.  
 can be cover under several policies.  
 Animals need to be specifically insured.  
 ship owners' loss of income after damage to ship  
 landlords' insurance for tenants not paying.  
 Loan protection cover  
 available for comprehensive third-party fire theft  
 liability for damages / from aircraft not owned.  
 often required by sole traders.  
 usually insured under a commercial package ISR.  
 all registered vessels or watercraft over 3 meters  
 protection for an rained out event  
 Govt changes leading to significant losses.  
 can be protected by specialist Bond insurance.  
 can be covered under a Products Recall insurance  
 covers design and advice leading to damages.  
 Liability arising from operation of a vessel.  
 legal liability of your business activities / products  
 loss of income due to accident or illness  
 an insurance bond in lieu of a bank bond.  
 Business Interruption insurance can be extended.  
 covers costs of your accountant to comply.  
 specific PI wording for IT companies  
 can be insured under a Motor Vehicle policy.  
 covers unpaid Invoices by your customers.  
 specific PI wording for trustees  
 Liability cover used to cover gaps in limits.  
 residential valuables taken outside the home.  
 accident and Illness cover for volunteers.  
 compulsory for employers or Pty Ltd companies