

Combined Package Facility

This innovative product has proven highly successful with all brokers since being introduced to the market.



It is a different offering and in simple terms it is a package cover based on an ISR format including Management Liability.

The cover has 4 sections – Material Damage, Business Interruption, Liability and Management Liability. Section 1 and 2 are based on industry ISR wordings.

Some of the benefits include:

- General Property section
- Full Accidental Damage up to the policy limit
- Machinery breakdown auto on most occupations
- Transit considered on most occupations
- Temporary removal (exc stock/Equipment)
- Full blown ML wording (up to \$2m)
- 20% Commission
- LAOL Basis, Not Sum Insured (Limit \$25m)

We have continuing success with the following occupation types:

- Supermarkets
- Hardware – Retail/Wholesale
- Freight Forwarders exc high hazard storage
- Printers/Publishers
- Tile Importers/Retail
- Property Owner – wide range of occupation classes
- Design/Supply of Irrigation/ Agricultural products
- Shopping Centres
- Clothing Manufacturers/importers
- Light and Heavy Engineering
- Warehousing – Low to High Hazard
- Large Retail chains
- Scheme Business

YOU CAN ACCESS OUR UNDERWRITERS DIRECTLY

Miramar Reserving Policy – We will only consider terms for the first completed submission received.



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