

# Liability

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QBE Asia  
January 2022



# Product Liability

## By country

PRODUCT/COUNTRY	UNDERWRITING CAPACITY	HONG KONG & MACAU	MALAYSIA	SINGAPORE	VIETNAM
Product Liability	US\$100M US\$50M for North American Export	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

## Appetite in a glance

### Target occupation/industry

Below are occupation/industries QBE has identified as target growth areas:

- Agriculture/commercial fishing/ forestry and logging
- Food and beverage
- Food retailing
- Machinery and equipment
- Metal product
- Non-metallic mineral product
- Petrochem/chemical and associated product manufacturing
- Pharmaceutical products
- Printing, publishing and recorded media
- Retail - personal and household goods
- Textile, clothing, footwear and leather
- Wholesale - personal, household goods, basic materials, machinery and motor vehicle
- Wood and paper product

### Moderate appetite

- Children's toys













### Not QBE appetite

QBE is not able to support the following products or industries due to the nature of the risks. They include:

- Aircraft, brakes, tyres and bicycles
- Defence
- Firearms/explosives/fireworks/ oil and petroleum products when manufactured to be used as fuel
- Government administration
- Invasive medical equipment
- Motor vehicle retailing and services
- Ship and submarine builders
- Steering suspension
- Tobacco


\* restrictions apply for North American exports

## Appetite by occupation/industry

OCCUPATION/INDUSTRY	QBE'S APPETITE
Agriculture/commercial fishing/forestry and logging	
Aircraft, brakes, tyres and bicycles	
Children's toys	
Defence	
Firearms/explosives/fireworks/oil and petroleum products when manufactured to be used as fuel	
Food and beverage	
Food retailing	
Government administration	
Invasive medical equipment	
Machinery and equipment	
Metal product	
Motor vehicle retailing and services	

OCCUPATION/INDUSTRY	QBE'S APPETITE
Non-metallic mineral product	
Petrochem/chemical and associated product manufacturing	
Pharmaceutical products	
Printing, publishing and recorded media	
Retail - personal and household goods	
Ship and submarine builders	
Steering suspension	
Textile, clothing, footwear and leather	
Tobacco	
Wholesale - personal, household goods, basic materials, machinery and motor vehicle	
Wood and paper product	

\* restrictions apply for North American exports

Legend:  Target  
 Moderate appetite  
 Not QBE appetite

# Public Liability

## By country

PRODUCT/COUNTRY	UNDERWRITING CAPACITY	HONG KONG & MACAU	MALAYSIA	SINGAPORE	VIETNAM
Public Liability	US\$100M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

## Appetite in a glance

Target occupation/industry
<p>Below are occupation/industries QBE has identified as target growth areas:</p> <ul style="list-style-type: none"> <li>• Agriculture/commercial fishing/forestry and logging</li> <li>• Business services</li> <li>• Cafes and restaurants</li> <li>• Casino</li> <li>• Communication services</li> <li>• Construction trade services/general construction - contractors general liability policy excl. offshore oil &amp; gas</li> <li>• Education</li> <li>• Electricity and gas supply/water sewerage and drainage services</li> <li>• Finance/insurance/services to finance and insurance</li> <li>• Food &amp; beverage, pharmaceutical, personal and household goods, machinery and equipment, metal, non-metallic mineral product, petroleum, chemical and associated product, printing, publishing and recorded media</li> <li>• Food retailing</li> <li>• Government administration</li> <li>• Health services/community services</li> <li>• Hotels</li> <li>• Manufacturer's occupier's risk for aircraft/brakes, steering suspension/ship and submarine builders/tobacco/tyres/bicycles                     <ul style="list-style-type: none"> <li>- shipbuilders covered for occupiers risk only</li> </ul> </li> <li>• Mining open cut/underground and services to mining</li> <li>• Motion picture, radio and television services/libraries, museums and the arts</li> <li>• Motor vehicle retailing and services</li> <li>• Other services e.g. Church and temple</li> <li>• Personal services e.g. Salon, hairdressing, massage</li> <li>• Private households employing staff</li> <li>• Property services/property owners</li> <li>• Retail - personal and household goods</li> <li>• Services to agriculture; hunting and trapping</li> <li>• Sport and recreation - theme parks on excess layer only</li> <li>• Storage (excl. Bailee cover)</li> <li>• Transport including services to supply, transport - rail (excess layer only), road and other except water, air and space</li> <li>• Wholesale - personal household goods, basic materials, machinery and motor vehicle</li> </ul>

Moderate appetite
<ul style="list-style-type: none"> <li>• Fitness centre</li> <li>• Theme parks</li> </ul>

Not QBE appetite
<p>QBE is not able to support the following products or industries due to the nature of the risks. They include:</p> <ul style="list-style-type: none"> <li>• Government defence</li> <li>• Water, air and space transport</li> <li>• Offshore oil and gas</li> <li>• Firearms/explosives/fireworks/oil and petroleum products when manufactured to be used as fuel</li> </ul>

\* restrictions apply for North American exports

## Appetite by occupation/industry

OCCUPATION/INDUSTRY	QBE'S APPETITE
Agriculture/commercial fishing/forestry and logging	●
Business services	●
Cafes and restaurants	●
Casino	●
Communication services	●
Construction trade services/general construction - contractors general liability policy excl. offshore oil & gas	●
Education	●
Electricity and gas supply/water supply, sewerage and drainage services	●
Finance/insurance/services to finance and insurance	●
Firearms/explosives/fireworks/oil and petroleum products when manufactured to be used as fuel	●
Fitness centre	●
Food & beverage, pharmaceutical, personal and household goods, machinery and equipment, metal, non-metallic mineral product, petroleum, chemical and associated product, printing, publishing and recorded media	●
Food retailing	●
Government administration	●
Government defence	●
Health services/community services	●
Hotels	●

OCCUPATION/INDUSTRY	QBE'S APPETITE
Manufacturer's occupier's risk for aircraft/brakes, steering suspension/ship and submarine builders/tobacco/tyres/bicycles - shipbuilders covered for occupiers risk only	●
Mining open cut/underground and services to mining	●
Motion picture, radio and television services/libraries, museums and the arts	●
Motor vehicle retailing and services	●
Offshore oil and gas	●
Other services e.g. Church and temple	●
Personal services e.g. Salon, hairdressing, massage	●
Private households employing staff	●
Property services/property owners	●
Retail - personal and household goods	●
Services to agriculture; hunting and trapping	●
Sport and recreation - theme parks on excess layer only	●
Storage (bailee cover excluded)	●
Theme parks	●
Transport including services to transport - rail (excess layer only), road and other except water, air and space	●
Water, air and space transport	●
Wholesale - personal household goods, basic materials, machinery and motor vehicle	●

\* restrictions apply for North American exports

Legend: ● Target  
● Moderate appetite  
● Not QBE appetite

# Combined General Liability

## By country

PRODUCT/COUNTRY	UNDERWRITING CAPACITY	HONG KONG & MACAU	MALAYSIA	SINGAPORE	VIETNAM
Combined General Liability	US\$100M	✓	✓	✓	✓
Wholesale	All markets including countries where QBE is not represented				

## Appetite in a glance

### Target occupation/industry

Below are occupation/industries QBE has identified as target growth areas:

- Agriculture/commercial fishing/forestry and logging
- Beauty services - salons, hairdressing
- Cafes and restaurants
- Casino
- Construction trade services/general construction - contractors general liability policy, Offshore (oil & gas) construction excluded.
- Education
- Electricity and gas supply/water supply, sewerage and drainage services
- Food and beverage
- Food, personal and household good - manufacture, retail and wholesale
- Freight forwarding
- Government administration
- Health services/community services
- Hotels and resorts
- Machinery and equipment
- Metal product
- Mining and services to mining
- Non-metallic mineral product
- Petrochem/chemical and associated product
- Pharmaceutical products
- Places of worship
- Printing, publishing and recorded media
- Property, communication, finance and business services
- Road, rail and other transport including services to transport
- Sports and recreation including museums and arts
- Storage - bailee cover excluded
- Textile, clothing, footwear and leather
- Wood and paper product

### Moderate appetite

- Fitness centre
- Theme parks

### Not QBE appetite

QBE is not able to support the following products or industries due to the nature of the risks. They include:

- Aircraft/brakes, steering suspension/firearms/explosives/fireworks/invasive medical equipment/oil and petroleum products when manufactured to be used as fuel/ship and submarine builders/tobacco/tyres/bicycles
- Defence
- Motor vehicle retailing and services
- Offshore oil and gas
- Water, air and space transport

\* restrictions apply for North American exports

## Appetite by occupation/industry

OCCUPATION/INDUSTRY	QBE'S APPETITE
Agriculture/commercial fishing/forestry and logging	●
Aircraft/brakes, steering suspension/ firearms/explosives/fireworks/invasive medical equipment/oil and petroleum products when manufactured to be used as fuel/ship and submarine builders/ tobacco/tyres/bicycles	●
Beauty services - salons, hairdressing	●
Cafes and restaurants	●
Casino	●
Construction trade services/general construction - contractors general liability policy. Offshore (oil & gas) construction excluded.	●
Defence	●
Education	●
Electricity and gas supply/water supply, sewerage and drainage services	●
Fitness centre	●
Food and beverage	●
Food, personal and household good - manufacture, retail and wholesale	●
Freight forwarding	●
Government administration	●
Health services/community services	●
Hotels and resorts	●

OCCUPATION/INDUSTRY	QBE'S APPETITE
Machinery and equipment	●
Metal product	●
Mining and services to mining	●
Motor vehicle retailing and services	●
Non-metallic mineral product	●
Offshore oil and gas	●
Petrochem/chemical and associated product	●
Pharmaceutical products	●
Places of worship	●
Printing, publishing and recorded media	●
Property, communication, finance and business services	●
Road, rail and other transport including services to transport	●
Sports and recreation including museums and arts	●
Storage - bailee cover excluded	●
Textile, clothing, footwear and leather	●
Theme parks	●
Water, air and space transport	●
Wood and paper product	●

\* restrictions apply for North American exports

Legend: ● Target  
● Moderate appetite  
● Not QBE appetite



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