

Broker Xchange SME Risk appetite

Target Business

- Low loss frequency and severity
- Profitable business with a long-term future
- Positive approach to risk management
- Whole account

Property

Preferred Risks

- Adequate spread of risk
- Preferred Occupations

What we are cautious about

- Foam Sandwich Panel
- Overseas risks
- Natural Disaster in higher prone regions
- Commercial laundering operations

What we won't write

- Firearms/Ammunition/Explosives
- Livestock/growing crops
- Waste Disposal
- Automotive dismantlers / 2nd hand parts dealers
- Recycling
- Offshore oil and gas risks
- Coolstores
- Transitional/ Emergency Housing

Motor

Preferred Risks

- Comprehensive cover up to 11 vehicles
- Professional - (Finance, Real Estate, Government & Health Sectors)
- Trades
- Retail

What we are cautious about

- Vehicles carrying hazardous and dangerous goods
- Vehicles hired out
- Classic cars
- Higher performance & exotic cars

What we won't write

- Couriers
- Taxis / Ubers
- Line Haul risks
- Private Use only
- Motorbikes
- Heavy Trucks

Liability

Target segments

- Manufacturing
- Construction
- Property Owners
- Retail Operations
- Wholesalers

Occupations we are cautious about

- Clients with overseas operations
- Clients with exports
- Adventure Tourism
- Finance Sector (for Statutory Liability)
- Accountants and Lawyers (for Statutory Liability)
- Storage Risks

Occupations we do not cover

- Agriculture and Farming Risks
- Toxic Waste Disposal
- Aerial Agriculture activities including spraying
- Any client requesting the removal of the Building Defects Exclusion
- Firearms risk
- Tobacco Manufacturers (including nicotine vape liquids)