

Hollard Commercial Occupation Guide

This guide is to assist you with placing business via Hollard Commercial's Insurelink platform.

Our low referral model gives you more upfront resolutions so you can get back to your client quickly. You'll receive faster decisions and competitive pricing with Insurelink's upfront validation and occupation specific questions.

Less Referrals = More Upfront Decisions + More Efficiency For You

Note on Risk Appetite

We are continually fine tuning our risk acceptance and pricing approach and you will find us competing in an ever increasing range of occupations at attractive prices.



Data sourced from Insurelink New Business between 1st July 2019 to 31st December 2019

Broad risk appetite with over 4,500 modern and relevant occupation descriptions

We are constantly reviewing and updating our occupation list and question sets including the following changes made over the last 18 months¹:

- Hundreds of occupations now able to be quoted that were previously a decline
- 150+ new occupations relating to emerging industries (e.g. Pet services, Food delivery services, Ride share, Various retail kiosk occupations, Furniture/Electrical/Electronic assembly services)
- Our occupation list is more relevant and modern including clearer occupation descriptions which should allow you to find suitable occupations more often
- Our occupation smart search function contains more key words making it easier to find your clients occupation
- Our question sets are now more relevant to the actual occupation selected resulting in less unnecessary questions = **More efficiency**

¹ Changes made over the period June 2018 to December 2019

Occupation Groups

The following occupation groups and listed occupations have been identified as occupations with a high strike rate, representing HCI's competitiveness in that area.



Trade Contractors

- Antenna installation or repair
- Bricklayer
- Carpenter
- Carpet/carpet tile laying
- Concreter (excl. concrete pumping 5 metres above ground level)
- Electrician (excl. QLD electricians)
- Fire alarm system installation or repair
- Flooring contractor
- Gyprocker
- Handyman
- House alteration/renovation/general repair
- Lawn mowing
- Maintenance/renovation of residential buildings
- Painter
- Plasterer
- Property maintenance (domestic only)
- Refrigeration equipment installation/service/repair
- Roofing contractor
- Satellite dish installation or repair
- Security alarm system installation or repair
- Shop fitter/office fitter
- Signwriting (incl. workshop)
- Stonemason
- Tiling contractor
- Window tinting



Wholesale

- Building materials wholesaling (excl. timber cutting/timber storage and second hand materials)
- Clothing wholesaling
- Coffee wholesaling
- Confectionery wholesaling
- Electric light fittings wholesaling
- Furniture wholesaling (excl. second hand goods)
- Hairdresser supplies or equipment wholesaling
- Metal (incl. steel or aluminium) products wholesaling (excl. structural steel importing and scrap/waste metal dealer)
- Plumbers' fittings wholesaling
- Solar power equipment/appliances/panel wholesaling
- Tile wholesaling (excl. non-ceramic floor tiles and second hand goods)



Professional Offices

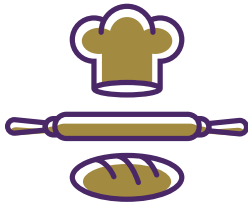
For professional office type occupations with Property Damage cover taken, a bonus Office Endorsement will be automatically applied **at no extra cost** to provide a range of additional benefits, including but not limited to:

- Fusion cover
 - Theft without forcible entry cover – only when theft cover is also taken
 - Environmental Upgrade cover
 - Deterioration of Stock/Food cover
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- Accountant
 - Bookkeeping service
 - Computer consultancy service
 - Computer software design
 - Education consultant (excl. tuition/teaching/training)
 - Finance broker
 - Financial planning / asset investment service (consulting only)
 - Graphic design service (excl. printing)
 - Land/cadastral surveying service
 - Management consultancy service
 - Mortgage broking service
 - Photography service (excl. aerial)
 - Public relations consultancy service
 - Real estate
 - Solicitor



Retail

- Barber shop
- Bathroom equipment retailing
- Beauty salon
- Carpets retailing
- Clothing retailing
- Domestic hardware retailing (excl. timber cutting or storage and second hand goods)
- Floor coverings retailing
- Hairdressing service
- Kitchenware retailing
- Lawn mower retailing (incl. repairs)
- New household furniture retailing (excl. second hand)
- Paint retailing



Other

- Bread retailing
- Cabinet maker
- Cakes retailing
- Clothing alteration or repair
- Dressmaker workroom
- Key cutting
- Property owner (vacant land; commercial or residential; up to 2 acres or 0.81 hectares)
- Shoe repairing
- Shop fitting manufacturing (excl. installation)
- Table/kitchen stoneware manufacturing
- Tailors workroom

Selecting an occupation on Insurelink

Can't find your occupation?

With over 4,500 occupations to choose from and with more being continuously being added, this issue is reducing. However, if you are finding it difficult to find an occupation on Insurelink, please call the **Hollard Commercial Underwriting team** who can assist.

More than one occupation?

Did you know you can select multiple occupations on Insurelink?

Non-Property Owner Liability allows for multiple occupations to be selected without automatic referral. If a client has multiple occupations, there is an opportunity within Insurelink to add other occupations that are relevant to the risk. If in doubt please contact the **Hollard Commercial Underwriting Team**.

Tips and Hints on Insurelink:

Upfront Validation saves you time as you do not need to enter all risk information required to quote to know whether the occupation, cover sections and situations are eligible to continue.

For a quick validation of information entered on the 'Policy Structure' page select 'Validate Information'.

Need assistance?

Contact Hollard Commercial Underwriting Team:

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www.hollardcommercial.com.au/insurelink/