

Hollard Commercial Occupation Guide

This guide is to assist you with placing business with Hollard Commercial via SCTP. 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.

**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.



* Based on new business quotes for business insurance on SCTP for Jan-Dec 2020

Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (HCI) acting under a binder as agent for The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard)

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Occupation Groups

The following occupation groups and listed occupations have been identified as occupations with a high strike rate, representing Hollard Commercial'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
- 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

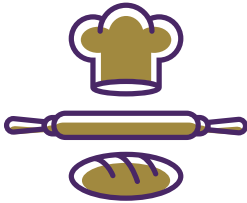
For professional office type occupations with Property Damage cover taken, a bonus Office Endorsement will be automatically applied at **no extra cost** to provide a range of additional benefits, including but not limited to:

- 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

Need assistance

Contact Hollard Commercial Underwriting

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