

Capability Statement

Agile Underwriting Services

Accident & Health



Can your Accident cover cater to all walks of life?

From the self-employed and digital nomads to clerical and manual occupations? To clients with a remote workforce? To Uber drivers? Say yes more often with Agile's innovative Accident and Health options.

Agile's team offers years of combined experience in both personal and business A&H insurance. Our products are a consumer-based line of insurance spanning Personal Accident and Sickness and Corporate Travel.

ah@withagile.com
1300 705 031

Core capabilities

- Group & Individual Personal Accident (including Aviation risks)
- Voluntary Workers Personal Accident
- Journey Personal Accident
- Directors Personal Accident
- Group & Individual Loss of Licence
- Corporate Travel
- Bill Cover

Capacity limits

- Individual Limits: Up to \$2,000,000
 - Annual Aggregate: Up to \$10,000,000*
- *higher limits available if required.*

Territorial Scope

Australia and New Zealand but can consider other countries.

Appetite

Broad appetite including aviation, team sports, manufacturing, self-employed entrepreneurs, micro-mobility, franchise businesses such as Air Taskers and Uber drivers, couriers, food delivery, any clerical and manual occupations.

We also have the ability to approach open Lloyd's markets for more complex risks requiring options including higher limits, hard to place or high conduct type risks.

Online

Individual Personal Accident & Sickness, Voluntary Workers and Bill Cover.

Commission online offered from 0% to 25%

More products coming soon.

withagile.com

Aviation and Drones



**Are you selling Aviation Insurance designed by aviators?
Does your Aviation cover span everything from aircraft and hull to gliders and drones?**

Agile offers 100 years of insurance experience in aviation and aerospace, insuring risks from foot-launched gliders to interplanetary spacecraft.

We have existing binders in place to cover your clients against claims and losses related to the ownership, maintenance or use of aircraft and hangars, or airports including damage to aircraft, personal injury and property damage.

aviation@withagile.com

1300 705 031

Core capabilities

- Aircraft Hull & Liability, Hull War
- Aviation Hangar Keepers Liability
- Pilot Personal Accident Insurance
- Construction & Rebuild Cover Liability
- Drone Hull & Liability
- Excess Liability
- Non Owners Liability

Capacity limits

- Maximum hull capacity: \$5,000,000 AUD
- Maximum Liability capacity: \$50,000,000 AUD
- Maximum Seating: 45

Territorial Scope

Australia, New Zealand and South Pacific Islands including PNG.

Appetite

Traditional general aviation risks, maintenance and repair organisations, flying clubs and schools, vintage and classic aircraft, most ex-military aircraft, airside liability risks and drones.

Decline

Helicopter mustering, amateur built helicopters and gyrocopters.

Online

Pilotcover, ACRE, AgileLAME, Drone Cover, Airside Contractors, Glider, Vans, Light Aircraft, Private Aircraft, Private Hangarkeepers

Casualty



Have an appetite for hard to place and complex risks relating to adventurous occupations?

Getting stuck behind compliance and regulatory hurdles? Agile's Casualty lines offer bespoke solutions for just under a thousand job types.

Our Public and Products Liability covers your legal liability to pay compensation for personal injury, property damage, or advertising liability as a result of your business activities or products.

casualty@withagile.com

1300 705 031

Core capabilities

- Casualty Cover
- Schemes and Facilities

Capacity limits

Primary or Excess Layer up to \$20,000,000 with options to provide additional Excess Layers through the Lloyd's Market.

Territorial Scope

Australia wide

Appetite

Property owners, scaffolders, trades, transport, advertising, media & publishing, agricultural & farming, business & financial services, accommodation, cleaners, charities & NFP, information technology, manufacturing, retail, telecommunications, project managers, wholesale and any other general liability risks.

Decline

Underground mining, airside/airport, cleaning of retail premises during business hours, motor vehicle products, children's products, religious organisations, association liability, asbestos & cladding, sporting/ gymnasium equipment or facilities, large USA exports or USA domicile risks, supermarkets or shopping centres and amusement or recreational risks.

Construction



At Agile, Construction Insurance doesn't have to be complicated.

Our underwriters bring decades of experience in construction and insurance, giving us the insight to understand the risks your clients face on every project.

By combining technical expertise with flexible cover options, we deliver tailored solutions that protect against uncertainty and help projects succeed with confidence.

construction@withagile.com

1300 705 031

Capacity limits

- Single contracts up to \$15 million contract value
- Annual policies up to \$15 million limit any one contract
- Up to \$20 million liability cover

Territorial Scope

Australia wide

Target Risks

- Annual business and Single projects
- Registered licensed professional builders
- SME and Mid-market construction business
- Risks below the 25th parallel

Building Risks

- Dwellings, Units, Apartments, Town houses
- Alterations and additions to Dwellings, Commercial and Industrial Buildings
- Commercial Buildings
- Warehouses
- Industrial Buildings
- Shopping Complexes
- Schools
- Universities
- Hospitals
- Assembly Halls
- Church Halls

Erection Risks

- Air Conditioning and Refrigeration
- Boilers
- General Production Machinery Installation and the like

Cyber



Can your Cyber Insurance products scale to meet the digital security needs of individuals, schemes, and the open market?

Can you offer your clients an expert incident management response to react quickly when an event occurs? Are you able to protect your clients with the right level of cover they need?

Agile's cyber team is led by a highly innovative Cyber Risk and Governance specialist, with deep experience in Cyber and Risk Management, and Commercial Portfolio Management gained at Lloyd's of London. Our range of Cyber Insurance protects businesses and individuals against cyber attacks and compensates them for first and third-party costs and expenses incurred as a result of a data breach or IT security breach.

cyber@withagile.com

1300 705 031

Core capabilities

- Affinity Cyber Risks Insurance
- Cyber Risks Insurance
- Mid-Market Cyber Risks Insurance

Capacity limits

- Affinity: \$5,000,000
- SME: \$5,000,000
- Mid-Market: \$10,000,000

Territorial Scope

Australia and New Zealand but can consider other countries.

Appetite

Associations, accounting, agriculture, animal products, car dealerships, casinos, charities, commercial property managers, construction, professional services, credit unions, defence contractor, financial institution, freight forwarders, healthcare business associates (private), hedge funds, healthcare (private), hotels, insurance brokers, law firms, manufacturer, mining, nonprofit organisations, petrol stations, public sector, recruiting & employment firms, reseller – technology, residential property manager, restaurants, retailer, schools (private), transportation, wholesale distributor.

Decline

Abortion clinics, Adult entertainment, Adult services (escort services, prostitution), Crypto assets, Gambling, Games development, Information technology hosting services, Manufacturing, Multiple ticketing platforms, Nuclear or similar power utilities, Online dating services, Paramilitary organisations, Payment Processor, Real time trading systems, Social media platform, Software as a service (SaaS),

Online

SME Cyber Risks Insurance (CyberCare)

Financial Lines



Are your clients in the business of giving advice? Are the consultants? Is the work they do putting them at financial and legal risk?

The Financial Lines underwriting team includes senior market personnel with nearly a century of insurance experience in Financial Lines. Partner with Agile to offer Professional Indemnity Insurance to help protect fee-charging businesses and individuals from claims, damages or financial loss tied to an Act, Error or Omission or Breach of Duty from giving advice, as well as covering the legal costs of any Defence.

finlines@withagile.com

1300 705 031

Core capabilities

Specialist Professional Indemnity wordings for:

- Construction Professions
- Accountants & Bookkeepers
- Information Technology
- Design and Construction Trades
- Education Professionals
- Miscellaneous Professions
- Legal Expenses
- Tax Audit

Capacity limits

- Professional Indemnity: \$10,000,000
- Legal Expenses: \$250,000

Territorial Scope

Worldwide but limited appetite for North America.

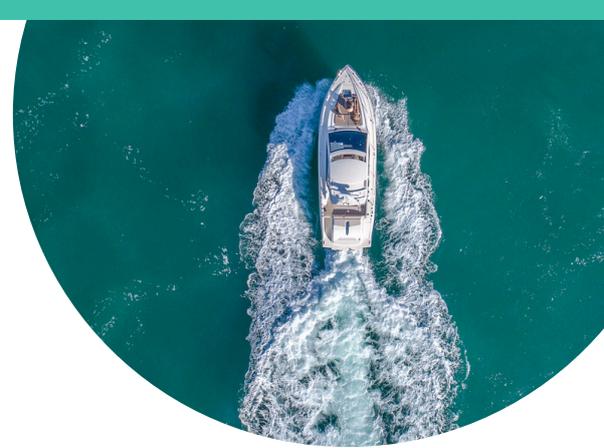
Appetite

Management consultants, public relations consultants, architects & engineers, draftsperson or designers, project managers, registered training organisations, accountants, bookkeepers, life coaches, energy raters, information technology, alternative health practitioners and other small to medium sized professional businesses.

Decline

Builders with turnover in excess of \$100m, Structural & Geotech, Engineering, Mechanical Engineering, Building Surveyors/Certifiers, Fire Engineering, Accounting-High Audit Activities, Insolvency Practitioners, and Businesses in the financial services industry in general such as funds managers, financial planners, business brokers and the like.

Marine



Agile's Marine team is focused on a long-term strategy to be a market leader reliable marine partner.

We are positioned to write open market direct business, and trusted Coverholders.

marine@withagile.com

1300 705 031

Core capabilities

- Bluewater Hull
- Greenwater Hull
- Brownwater Hull
- Yachts
- War
- Builders Risks
- Hull Interests
- Cargo
- Specie

Capacity limits

Limit up to \$10,000,000

Territorial Scope

Global, excluding USA Gulf of Mexico

Appetite

- Open to Brown, Green, Yacht, Bluewater
- Neutral to War, IV, Fishing vessels
- Not focused on Builders' risks, CAT heavy and certain vessel types – Car carriers, Jack-ups, Livestock

Property



Agile's Property team provide end-to-end capability across the full lifecycle of Industrial Special Risks (ISR) insurance, for commercial and industrial risks. Our approach integrates technical underwriting to ensure every ISR program is accurate across low to high hazard occupations

We provide capacity across the following platforms:
Open market placements - direct and facultative
Coverholders
Lineslips
Wholesale

property@withagile.com
1300 705 031

Core capabilities

- Commercial Property Owners
- Multi-tenant Commercial risks including strata (property coverage PD LOR only)
- Temperature Controlled Storage Risks (EPS)
- Agriculture/ Processing
- Warehousing
- Offices
- Self-storage Facilities
- Hospitality: pubs/clubs
- Accommodation
- Cafe/Restaurants
- Retail
- Healthcare
- Manufacturing Risks – light industrial, fabrication, Engineering

Capacity limits

Limit up to \$10,000,000 subject to hazard grade

Territorial Scope

Targeting Australia & New Zealand but can consider other countries.

Appetite

- ISR

Decline

- Petrochemical Facilities
- Underground Mining (excluding accommodation)
- Energy offshore and onshore upstream and downstream

Wholesale



Doesn't fit in the box? Not all businesses fit inside the box that agencies and insurers are about to quickly quote and bind.

If you have had a large claim or cover cancelled or non-renewed we can help you place the risk. The Wholesale team have deep connections into Lloyd's in London and have spent years sourcing capacity for hard-to-place risks. In difficult markets it can be hard to place difficult risks.

wholesale@withagile.com

1300 705 031

Territorial Scope

Australia & New Zealand

Appetite

- Financial Institutions
- Mortgage Protection Insurance for non-bank lenders
- Investment Managers Insurance
- Directors and Officers (ASX Public Companies)
- Management Liability (>\$250m Assets)
- IT Liability (>\$50m Revenue)
- Cyber (>\$500m Revenue)
- Digital Assets / Web3
- Biotech / Life Science
- Medical Cannabis
- FinTech Space

Risk Appetite

Sample Coverage Types	Clients and Sectors*	Maximum Limit
Accident & Health Personal Accident for individuals, groups, directors, voluntary workers and journey, Loss of licence for groups and individuals, and Corporate Travel.	Broad appetite including aviation, team sports, manufacturing, self-employed entrepreneurs, micro-mobility, franchise businesses such as Air Taskers and Uber drivers, couriers, food delivery, any clerical and manual occupations.	<ul style="list-style-type: none">• A\$2m A/Person• A\$10m A/Occurrence
Aviation Aircraft Hull & Liability, Hull War, Aviation Hangar Keepers Liability, Pilot Personal Accident Insurance, Construction & Rebuild Cover Liability, Drone Hull & Liability, Excess Liability, Non Owners Liability.	Traditional general aviation risks, maintenance and repair organisations, flying clubs and schools, vintage and classic aircraft, most ex-military aircraft, airside liability risks and drones.	<ul style="list-style-type: none">• A\$5m Hull• A\$50m Liability CSL
Casualty General Liability, Product Recall Liability, Schemes and Facilities.	Property owners, scaffolders, trades, transport, advertising, media & publishing, agricultural & farming, business & financial services, accommodation, cleaners, charities & NFP, information technology, manufacturing, retail, telecommunications, project managers, wholesale and any other general liability risks.	<ul style="list-style-type: none">• A\$20m A/Occ
Construction Annual business and Single projects, Registered licensed professional builders, SME and Mid-market construction business, Risks below the 25th parallel	<p>Building Risks: Dwellings, Units, Apartments, Town houses Alterations and additions to Dwellings, Commercial and Industrial Buildings, Commercial Buildings, Warehouses, Industrial Buildings, Shopping Complexes, Schools, Universities, Hospitals, Assembly Halls, Church Halls, etc.</p> <p>Erection Risks: Air Conditioning and Refrigeration, Boilers, General Production Machinery Installation and the like</p>	<ul style="list-style-type: none">• Single contracts up to A\$15m• Annual policies up to A\$15m• Up to A\$20m liability cover

Risk Appetite

Sample Coverage Types	Clients and Sectors*	Line Size
Cyber Cyber Risks Insurance, Personal Cyber Risks Insurance & Drone Data Risks Insurance	Associations, accounting, agriculture, animal products, car dealerships, casinos, charities, commercial property managers, construction, professional services, credit unions, defence contractor, financial institution, freight forwarders, healthcare business associates (private), hedge funds, healthcare (private), hotels, insurance brokers, law firms, manufacturer, mining, non profit organisations, personal cyber insurance, petrol stations, public sector, recruiting & employment firms, reseller - technology, residential property manager, restaurants, retailer, schools (private), transportation, wholesale distributor.	<ul style="list-style-type: none">• A\$10m AoRisk
Financial Lines Professional Indemnity for: Construction Professions, Accountants & Bookkeepers, Information Technology, Design and Construction, Trades, Education Professionals, Miscellaneous Professions, Legal Expenses, Tax Audit	Management consultants, public relations consultants, architects & engineers, draftsman or designers, project managers, registered training organisations, accountants, bookkeepers, life coaches, energy raters, information technology, alternative health practitioners and other small to medium sized professional businesses.	<ul style="list-style-type: none">• Limit up to \$10m
Marine Hull & Liability, Builders Risk, Cargo, & Freight, Marine War, Marine Liability	Construction and Repair Yards, Established ship-owners operating in all sectors, Leisure Craft Owners, Port Authority & Terminal Operators, Shipowners' Liability P&I, Ship Repair Yards, SME to Large Commercial Clients Transport & Logistics Liability, Vessel Pollution.	<ul style="list-style-type: none">• A\$10m AoHull
Property Agile's Property team provide end-to-end capability across the full lifecycle of Industrial Special Risks (ISR) insurance, for commercial and industrial risks.	We provide capacity across the following platforms: Open market placements - direct and facultative, Coverholders, Lineslips, Wholesale	<ul style="list-style-type: none">• Limit up to \$10m subject to hazard grade