



LIABILITY



POLICY WORDING

Broadform Liability
Wording, with Financial
Loss (Products Only),
Statutory Liability
Extension and Product
Recall Expenses as
standard. CCC base of
\$500K with ability to
increase.

LIMIT OF INDEMNITY

Up to \$20m



TARGET INDUSTRIES

Approved Risks	
Manufacturing (Inc. Food & Beverage)	✓
Construction (Expect decline below)	✓
Retail	✓
Wholesale	✓
Property Owners (Inc. Vacant Buildings and Land)	✓
Accommodation and Food Services	Case by Case Basis
Risks over \$15m Turnover or Highly Hazardous Occupations	Referral Basis
Subcontractors up to 40% and Labour Hire up to 20%	Referral Basis

Declined Risks	
Pubs, Clubs & Nightclubs	✗
Boarding Houses & Backpackers	✗
Plumbing & Roofing Contractors	✗
Churches and Religious Organisations	✗
Childcare Operations	✗
Import, Distribution or Sale of Electric Bikes, E-Scooters & or/ Batteries	✗
Scaffolders	✗
Air BnB, and Campgrounds	✗
Oil, Gas and Chemicals	✗
Risks involving Kids Toys or Playgrounds	✗

XENON LIABILITY

A PRORISK COMPANY

Information required:

- Liability Submission and/or Liability Proposal Form
- Full asset schedules including COPE information for all locations if property owners only
- 5 years claims history on Underwriter's letterhead
- Risk Management and/or Quality Assurance information including any risk surveys available

