



COMMUNITY  
BROKER  
NETWORK

## Broker & Partnering Update

We have seen a number of recycling risks being referred to head office for market support. As part of the Steadfast Group, we are pleased to have access to Steadfast Placement Solution (SPS) who encompass fantastic experience and knowledge in the local and international markets.

SPS have launched the below facilities which we have access to:

### **Exclusive Recycling Facility**

Occupancies including but not limited to:

**Non-combustible materials** (Liquid Waste, Metals, Aggregates and Soil, Glass, Gypsum plasterboard, anaerobic digestions farm waste, compost (in vessel and or in open)

**Normally combustible** (Liquid Waste (combustible and flammable) Composting inside building, anaerobic digesting non-farm waste, batteries, plastics' WEEE material, textiles, paper, card, wood, C&D skip waste, tyres and rubber (whole)

**Readily combustible without know heat source** (Mattresses, dry mixed recyclables including paper card plastics, loose textiles, loose paper and card, co-mingled; C&I organic contamination)

**Readily combustible with heat source** (Batteries lithium, tyres rubber granulated / shredded, wood size reduced, chipped or shredded, Municipal solid waste (domestic and commercial) reduced mattresses, composting MBT)

Please note the following:

- This scheme is strictly subject to a fully completed proposal form, most recent survey (if available) and a credit check. In instances where credit is below par, the Insurer would also look to see a copy of the most recent management accounts.
- Sum insured any one location of up to \$10m (SPS can arrange co-insurance if needs be for larger limits with an alternative market). With good claims experience (<25% loss ratio over 5 years) and little or no issues with the EPA.



- From a fire protections perspective, the insurer always looks for fire detection in buildings that handle / process combustible wastes and Automatic Fire Suppression on any shredders as a minimum. For example, a paper / plastics risk that is processing / storing in buildings with no centrally monitored fire alarm would be a decline OR excluding fire until installed and certified. On larger PML's the insurer is also looking for early detection such as Fire Watchman or centrally monitored CCTV.
- Please note, the Insurer defines 'acceptable risks' as those processing / handling wastes defined in their proposal form.

Please contact Steadfast Placement Solutions for a copy of the proposal form.

### **Sporting Club Facility**

Sporting clubs are the essence of Australian communities, whether it be the local cricket club or local dancing contingent. Whilst these groups may be small organisations, they are not immune to the risks that confront SME businesses. SPS in conjunction with Ansvar Insurance have put together a combined insurance product to cover the club's physical property, liability, management liability, personal accident for volunteers and commercial motor.

In order obtain a quote, please complete the attached proposal form [here](#), provide financials and complete the attached asset schedule [here](#) in order to try and obtain terms.

Please contact one of the team to assist you further on (02) 9291 3121 or alternatively you can e-mail either Will Leonhardt at [will@steadfastplacements.com.au](mailto:will@steadfastplacements.com.au) or Emily Lipscombe at [Emily@steadfastplacements.com.au](mailto:Emily@steadfastplacements.com.au) or Tom Grove at [Tom@steadfastplacements.com.au](mailto:Tom@steadfastplacements.com.au)

### **Cyber Awareness Week (October 2019)**

This year, Cyber Awareness Week will run from the 7<sup>th</sup> of October until the 14<sup>th</sup> of October. We are excited to announce that this year we will be hosting a webinar that will be open to the general public with the aim to educate the audience on the prevalence of cyber crime in relation to SMEs in Australia. We will have a panel of cyber experts touching on what trends SMEs are experiencing, what SMEs can do to mitigate risks and how they can transfer this risk via insurance. This event may generate new business leads to the network and also empower existing customers with knowledge that they can use when discussing their insurance program with you. Please make sure you keep an eye out for further information so that you can share this value adding activity/event with your network of clients and beyond.



## TravelCard – Email and Website Link Integration

As part of our partnership with TravelCard, you will be able to generate and download marketing assets within your unique portal login. This will allow you to create a banner for your emails and websites so customers can directly get a quote. For more information on how to do this, please review the attached instructions we have put together for you [here](#).