

# CAPABILITY STATEMENT

THE PRORISK GROUP



**ProRisk**

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**Armada**

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# The ProRisk Group

Founded in 2003, ProRisk is one of Australia's leading Underwriting agencies, known for quality, innovation and integrity across the intermediated market, delivering specialist solutions backed by strong service, technology and in-house claims expertise.

In July 2025, ProRisk entered a new phase of growth with the acquisition of Xenon Underwriting, uniting two respected businesses with a shared commitment to bespoke service and innovative risk transfer solutions. As a result of this acquisition, ProRisk is reintroducing itself into the market as The ProRisk Group, establishing a stronger, more cohesive master brand that brings together the capabilities, expertise and shared vision of both businesses.

## ProRisk

ProRisk delivers a dynamic suite of 19 specialist products, designed to empower brokers with flexibility and choice, enabling tailored, commercially sound solutions for complex client needs.

Our advanced online platform, ProBind, further enhances this offering by allowing brokers to quote, bind and manage policies anytime, anywhere — driving greater speed, efficiency and control. Complementing this is our dedicated in-house claims team, providing responsive, end-to-end claims management and ensuring a seamless experience for both brokers and their clients when it matters most.

As we continue to evolve, our commitment remains clear: delivering market-leading products, exceptional service, and building trusted, long-term partnerships grounded in expertise, reliability and performance.

## Armada: A ProRisk Company

Armada Underwriting provides specialised automotive insurance solutions tailored to the needs of commercial markets, including fleet operators, salary packaging companies, contractors, and SMEs. With expertise in fleet and business insurance, Armada delivers flexible, customised solutions supported by locally managed claims and an expert service team.

## Xenon: A ProRisk Company

Xenon Underwriting is a specialist underwriting agency delivering tailored solutions for complex property risks across Australia. Backed by deep technical expertise and a responsive, broker-first approach, Xenon combines underwriting discipline with commercial flexibility to provide practical coverage where standard markets fall short.

Focused on strong partnerships, speed of service and solution-driven thinking, Xenon is committed to delivering the right protection for complex placements.



### Over 20 Insurance Products

Together, ProRisk and Xenon support over 9,000 brokers nationwide across 26 specialist products across Property, Liability, Financial Lines, Cyber, Healthcare, Motor and Consumer classes, with combined gross written premium exceeding \$100M.



### Supported by World Class Security

ProRisk is supported by Swiss Re Corporate Solutions, Lloyd's of London and Virginia Surety.

Xenon is supported by Lloyds of London.



### Underwriting Strength & Expertise

With 50 professionals across four offices, ProRisk and Xenon combine their expertise to deliver responsive, specialist underwriting solutions backed by deep technical knowledge and strong broker partnerships.



# THE PRORISK GROUP

## PRORISK



ASSOCIATION LIABILITY



CYBER & PRIVACY



HEALTHCARE



MANAGEMENT LIABILITY



PROFESSIONAL INDEMNITY



PUBLIC & PRODUCTS LIABILITY



SOLE TRADERS & PARTNERSHIPS  
MANAGEMENT LIABILITY



PRORISK PROPERTY



COMMERCIAL MOTOR  
FLEET



CONSUMER PRODUCTS

## ARMADA

A PRORISK COMPANY



COMPREHENSIVE  
MOTOR SOLUTIONS

## XENON

A PRORISK COMPANY



XENON PROPERTY



LIABILITY

INTRODUCING

# PRORISK

# ASSOCIATION & NON PROFIT LIABILITY

ProRisk's Association Liability policy contains a number of features and is designed for incorporated associations and not for profits. This includes cover for directors and officers, professional Indemnity, crime, employment practices liability, tax audit and statutory liability.



Choice of Deductible



Choice of Limit

**ProRisk's Association & Non Profit Liability Insurance Policy is suitable for organisations with:**



Up to \$25M  
Turnover



Up to 500 employees

Limits available up to \$10M

Minimum Excess from \$500

ProRisk's Association Liability policy is specifically designed to cover the management and civil exposures of not-for-profits, associations and charities

## PREFERRED RISKS

- ✓ Amateur Sporting Clubs
- ✓ Arts and Culture Clubs
- ✓ Associations and Not-For-Profit
- ✓ Charities
- ✓ Community Groups and Clubs
- ✓ Co-Operatives
- ✓ Education and Research Charities and Non-For Profits
- ✓ Foundations and Benevolent Societies
- ✓ Indigenous Corporations
- ✓ Industry Groups
- ✓ Non-Professional Sporting Clubs
- ✓ Social Clubs
- ✓ Voluntary Associations

## RISKS USUALLY DECLINED

- ✗ Adult Entertainment Risks
- ✗ AFSL Holders
- ✗ Asbestos Manufacturers or Distributors
- ✗ Marijuana Related Occupations
- ✗ Risks that are not registered as an association or Not-For-Profit
- ✗ Thermal Coal
- ✗ Tobacco Manufacturers
- ✗ Trade Unions or Political Parties

# CYBER & PRIVACY LIABILITY

ProRisk's Cyber and Privacy Liability is designed for small businesses with comprehensive cover which includes business interruption, data and application restoration costs, cyber incident response, cyber extortion, cyber crime, data breach, privacy and statutory liability. ProRisk's cyber and privacy breach response team comprises cyber incident managers, forensic investigators and loss adjusters.



Choice of Limit



Choice of Deductible

ProRisk's Cyber & Privacy Liability Insurance Policy is suitable for organisations with:



Up to \$25M Turnover



Up to 500 employees

Limits available up to \$5M

Minimum Excess from \$500

A robust risk management framework is critical but may not fully prevent your organisation suffering a cyber attack or privacy breach.

The average cost of a cyber incident may be enough to put most SMEs out of business.

## PREFERRED RISKS

- ✓ Administrative & Support Services, including:
  - ✓ Book Keepers
  - ✓ Graphic Designers
  - ✓ Secretarial Services
- ✓ Beauty Therapists, including:
  - ✓ Beauty Salons
  - ✓ Hairdressers
  - ✓ Nail Salons
- ✓ Cafes and Restaurants
- ✓ Cleaning & Maintenance Businesses
- ✓ Farms, Agriculture, Forestry and Fishing
- ✓ Medical Establishments & Allied Health Professionals, including:
  - ✓ Dentists
  - ✓ Psychologists
- ✓ NDIS, Disability and Aged Care Support Workers
- ✓ Professional Services, including:
  - ✓ Accountants
  - ✓ Architects
  - ✓ Engineers
- ✓ Real Estate Businesses
- ✓ Retail Businesses, including:
  - ✓ Bakeries
  - ✓ Dress Shops
  - ✓ Dry Cleaners
  - ✓ Florists
  - ✓ Shoemakers
- ✓ Trades including:
  - ✓ Air Conditioning Installation
  - ✓ Cabinet makers
  - ✓ Electricians
  - ✓ Mechanics
  - ✓ Shop fitters
  - ✓ Solar Panel Installation

## RISKS USUALLY DECLINED

- ✗ Adult Entertainment
- ✗ Aerospace Risks
- ✗ Amusement parks, Circuses or Public Swimming Pools
- ✗ Asbestos
- ✗ Chemicals or Petrochemicals
- ✗ Dams, Mines, Oil or Gas Production, Power Generation, Railways or Scaffolding
- ✗ Demolition or Excavation Activities, or Toxic Waste Disposal
- ✗ Explosive Risks such as Ammunition or Fireworks
- ✗ Financial Institutions
- ✗ Government Organisations
- ✗ Managed Service Providers
- ✗ Manufacturing
- ✗ Marine Risks
- ✗ Tobacco Products & E-Cigarettes including E-Liquid

# HEALTHCARE PROFESSIONALS CIVIL LIABILITY

ProRisk's Healthcare Professionals Civil Liability Insurance policy is designed to meet the needs of the broad range of healthcare professionals and their staff, who may not be entitled to cover from medical indemnity insurers.



Choice of Limit



Choice of Deductible



**ProRisk's Healthcare Professionals Civil Liability Insurance Policy is suitable for organisations with:**



Up to \$15M Turnover



Up to 500 employees

Limits available up to \$20M (\$20M Limits for PI and PL)

ProRisk's Healthcare Professionals provides civil liability Professional Indemnity and Public & Products Liability on a claims made basis.

Minimum Excess from \$300

## PREFERRED RISKS

- ✓ AHPRA Regulated Healthcare Professionals, including:
  - ✓ Chinese Medicine Practitioners
  - ✓ Nurses
  - ✓ Occupational Therapists
  - ✓ Osteopaths
  - ✓ Pharmacies
  - ✓ Physiotherapists
  - ✓ Podiatrists
  - ✓ Psychologists
- ✓ Beauty Therapists, including:
  - ✓ Aromatherapists
  - ✓ Hairdressers
  - ✓ Laser Clinics
  - ✓ Nail and Beauty Salons,
  - ✓ Spas and Saunas
- ✓ Medical Establishments, including:
  - ✓ Allied Health Clinics
  - ✓ Community Clinics
  - ✓ GP Clinics
  - ✓ Specialists
- ✓ Non-AHPRA Regulated Healthcare Professionals, including:
  - ✓ Acupuncturists
  - ✓ Audiologists
  - ✓ Counsellors and Life Coaches
  - ✓ Dieticians
  - ✓ Disability Support Workers
  - ✓ Massage Therapists
  - ✓ Naturopaths
  - ✓ Nutritionists
  - ✓ Optical Dispensing
  - ✓ Personal Trainers
  - ✓ Yoga and Pilates Instructors

## RISKS USUALLY DECLINED

- ✗ Aged Care and Permanent Stay Facilities
- ✗ Any risks associated with Animal Testing
- ✗ Chiropractors
- ✗ Cosmetic Surgeons
- ✗ Dentists and Members of the Dental Board of Australia
- ✗ Dermatologists
- ✗ First Responders (Paramedics)
- ✗ Foster Care
- ✗ Gymnasium Owners or Operators
- ✗ Manufacture, Production or Importers of Pharmaceutical and or Implantable Medical Device Products
- ✗ Marijuana Related Occupations
- ✗ Midwives
- ✗ 'Practitioners' as defined by the Medical Indemnity (Prudential Supervision and Products Standards) Act 2003
- ✗ Psychiatrists
- ✗ Radiologists and Sonographers
- ✗ Skin Cancer Clinics

# MANAGEMENT LIABILITY

ProRisk's Management Liability insurance covers risks arising from the actions and decisions of directors, officers and managers which arise from the running of a business.

Limits available from \$100K to \$10M

Statutory Liability Sub-Limit of \$500K

Comprehensive Crime Cover Sub-Limit of \$250K

Management Liability is suitable for Organisations with:



Up to \$25M  
Turnover



Up to 500  
Employees

## PREFERRED RISKS

- ✓ Administrative & Support Services, including:
  - ✓ Book Keepers
  - ✓ Graphic Designers
  - ✓ Secretarial Services
- ✓ Beauty Therapists, including:
  - ✓ Hairdressers
  - ✓ Nail & Beauty Salons
  - ✓ Real Estate Businesses
- ✓ Cafes and Restaurants
- ✓ Cleaning & Maintenance Businesses
- ✓ Farms, Agriculture, Forestry and Fishing
- ✓ IT Consultants
- ✓ Medical & Allied Health Professionals, including:
  - ✓ Chiropractors
  - ✓ Dentists
  - ✓ Psychologists
- ✓ Mortgage and Finance Brokers
- ✓ Professional Services, including:
  - ✓ Accountants
  - ✓ Architects
  - ✓ Engineers
- ✓ Retail Businesses, including:
  - ✓ Bakeries
  - ✓ Dress Shops
  - ✓ Florists
  - ✓ Drycleaners
  - ✓ Shoemakers
- ✓ Trades, including:
  - ✓ Air Conditioning Installation
  - ✓ Cabinet Makers
  - ✓ Electricians
  - ✓ Shop Fitters
  - ✓ Solar Panel Installation

## RISKS USUALLY DECLINED

- ✗ AFSL Holders
- ✗ Adult Entertainment
- ✗ Aerospace Risks
- ✗ Amusement Parks, Circuses or Public Swimming Pools
- ✗ Chemicals or Petrochemicals
- ✗ Dams, Mines, Oil or Gas Production, Power Generation, Railways or Scaffolding
- ✗ Demolition or Excavation Activities, or Toxic Waste Disposal and Asbestos
- ✗ Explosive Risks, such as Ammunition or Fireworks
- ✗ Financial Institutions
- ✗ Government Organisations
- ✗ Manufacturing
- ✗ Marine Risks
- ✗ Tobacco Products & E-cigarettes including E-liquid

# PROFESSIONAL INDEMNITY

Professional Indemnity insurance is a policy that provides coverage for claims arising from professional negligence such as errors and/or breach of professional duty that has caused financial loss to a third party. ProRisk's policy is a civil liability policy



Choice of Limit



Choice of Deductible



Available on a Primary or Excess Basis

Limits available up to \$10M any one claim and \$30M in the aggregate

Professional Indemnity Liability is suitable for Organisations with:



Up to \$25M Turnover



Up to 500 Employees

Minimum Excess from \$250 ( Nil Deductibles depending on occupation & turnover)

## PREFERRED RISKS

- ✓ Accountants (up to \$15M Revenue)
- ✓ Advertising Agencies and Ad Consultants
- ✓ Agricultural Consultants
- ✓ Change Management and Business Consultants (Excluding M&A)
  - Design Professionals, including:
    - ✓ Architects (up to \$5M Revenue)
    - ✓ Draftsperson
    - ✓ Interior Designers
    - ✓ Landscape Architects
    - ✓ Town Planners
    - ✓ Quantity Surveyors and Land Surveyors
- ✓ Environmental Consultants (up to \$15M Revenue)
- ✓ Funeral Directors
- ✓ Graphic Designers
- ✓ Lawyers top up
- ✓ Loss Adjusters
- ✓ Management Consultants
- ✓ Migration Agents
- ✓ Miscellaneous Consultants, such as Public Relations or Media Consultants
- ✓ OH&S Consultants
- ✓ Project / Construction Management (up to \$5M revenue)
- ✓ Real Estate Professionals
- ✓ Recruitment Consultants
- ✓ Training / Education Consultants

## RISKS USUALLY DECLINED

- ✗ AFSL Holders
- ✗ Any activities associated with Harbours, Jetties or Ports
- ✗ Building Surveyors / Pre-Purchase Inspections
- ✗ Dams, Mines, Oil or Gas Production, Power Generation, Railways or Scaffolding
- ✗ Design and Construct / Manufacturing
- ✗ Financial Services
- ✗ Fire Protection Agents
- ✗ Geotechnical, Structural Engineers
- ✗ High Rise Construction
- ✗ Marijuana Related Occupations
- ✗ Marine Surveying
- ✗ Naval Architects and Naval Engineers
- ✗ SCADA, PLC Programming, Automation Control
- ✗ Security Guards / Consultants
- ✗ Thermal Coal Related Activities
- ✗ Underground Cable Locators
- ✗ Valuers

# PUBLIC & PRODUCTS LIABILITY

ProRisk's Public & Products Liability is an essential insurance product for Australian small businesses. Also referred to as Broadform Liability or General Liability, it provides coverage for personal injury or property damage and helps protect your legal liability to third parties in the operation of your business.



Choice of Limit



Choice of Deductible

Limits available of \$1M, \$5M, \$10M and \$20M

Minimum Excess and Deductibles from \$250

Public & Products Liability is suitable for Organisations with:



Up to \$15M Turnover



Up to 500 Employees

## PREFERRED RISKS

- ✓ Administrative and Support Services, including:
  - ✓ Bookkeepers
  - ✓ Graphic Designers
  - ✓ Secretarial Services
- ✓ Air Conditioning Installation, Solar Panel Installation, Electricians, Shop Fitters, Cabinet Makers
- ✓ Beauty Care Manufacturing
- ✓ Beauty Therapists, including:
  - ✓ Hairdressers
  - ✓ Nail & Beauty Salons
- ✓ Cafes and Restaurants
- ✓ Domestic and Office Cleaning
- Medical Professionals, including:
  - ✓ Psychologists
  - ✓ Dentists
- ✓ Motor Trades, including:
  - ✓ Diesel Mechanics
  - ✓ Motor Wreckers
  - ✓ Panel Beater / Smash Repairer
  - ✓ Vehicle Wrapping
- ✓ Professional Services, including:
  - ✓ Accountants
  - ✓ Architects
  - ✓ Engineers
  - ✓ Lawyers
- ✓ Real Estate Agents
- ✓ Retail Businesses

## RISKS USUALLY DECLINED

- ✗ Abattoirs
- ✗ Adult Entertainment
- ✗ Aerospace Risks
- ✗ Amusement Parks, Circuses or Public Swimming Pools
- ✗ Dams, Mines, Oil or Gas Production, Power Generation, Railways or Scaffolding Plumbers
- ✗ Demolition or Excavation Activities, or Toxic Waste Disposal
- ✗ Explosive Risks, such as Ammunition or Fireworks
- ✗ Chemicals or Petrochemicals
- ✗ Government Organisations
- ✗ Marine Risks
- ✗ Plumbers
- ✗ Tobacco products and E-Cigarettes including E-Liquid or E-Juice

# SOLE TRADERS & PARTNERSHIPS MANAGEMENT LIABILITY

ProRisk's Sole Traders & Partnerships Management Liability offering is designed to meet the needs of those small to medium sized businesses that are structured as a Sole Trader or Partnership.



Choice of Limit



Choice of Deductible

Limits available up to \$5M

Premiums starting at \$300

Comprehensive Crime Cover Sub-Limit of \$250K

Minimum Excess from \$100

Sole Traders & Partnerships Management Liability is suitable for Organisations with:



Up to \$25M  
Turnover



Up to 500  
Employees

## PREFERRED RISKS

- ✓ Accountants
- ✓ Administrative and Support Services, including:
  - ✓ Bookkeepers
  - ✓ Graphic Designers
  - ✓ Secretarial Services
- ✓ Beauty Therapists, including:
  - ✓ Hairdressers
  - ✓ Nail & Beauty salons
- ✓ Cafes and Restaurants
- ✓ Cleaning and Maintenance businesses
- ✓ Farms, Agriculture, Forestry and Fishing
- ✓ IT Consultants
- ✓ Mortgage and Finance Brokers
- ✓ Medical and Allied Health Professionals, including:
  - ✓ Chiropractors
  - ✓ Dentists
  - ✓ Psychologists
- ✓ Real Estate Agents
- ✓ Retail Businesses
- ✓ Solicitors and Barristers
- ✓ Trades, including:
  - ✓ Air Conditioning Installation
  - ✓ Cabinet Makers
  - ✓ Electricians
  - ✓ Shop Fitters
  - ✓ Solar Panel Installation

## RISKS USUALLY DECLINED

- ✗ AFSL Holders
- ✗ Adult Entertainment
- ✗ Aerospace
- ✗ Asbestos
- ✗ Businesses not structured as Sole Trader or Partnership
- ✗ Chemicals or Petrochemicals
- ✗ Dams, Mines, Oil or Gas Production, Power Generation, Railways or Scaffolding
- ✗ Demolition or Excavation Activities, or Toxic Waste Disposal
- ✗ Explosive risks such as Ammunition or Fireworks
- ✗ Financial Institutions
- ✗ Government Organisations
- ✗ Manufacturing
- ✗ Tobacco products and E-Cigarettes including E-Liquid or E-Juice

# PRORISK PROPERTY

ProRisk's Property also referred to as Small Business Package provides a range of commonly required covers to protect your client's business assets and allows you to tailor the cover your clients need for their business.

## What it covers?

Type of Cover	Limits
<b>Section 1:</b> Fire and other defined events	\$3M
<b>Section 2:</b> Business Interruption	\$2M ICOW Limit of \$100K Restorations of Data Limit of \$250K
Combined Fire and Business Interruption	\$3M
<b>Section 3:</b> Burglary	\$250K
<b>Section 4:</b> Money	\$100K
<b>Section 5:</b> Glass	No Greater Replacement Value
<b>Section 6:</b> Business Special Risks (General Property and Tools of Trade)	\$100K
<b>Section 7:</b> Machinery Breakdown	\$50K
<b>Section 8:</b> Computer and Electronic Equipment	
<b>Section 9:</b> Employee Dishonesty	\$100K

ProRisk's Small Business Package provides coverage for small businesses. Business special risks, also known as General Property including Tools of Trade, can be purchased stand alone.

Limited flood cover can be considered on a case by case basis.

Combined limit up to \$3M in value

### PREFERRED RISKS

- ✓ Beauty Therapists
- ✓ Cafes & or Canteens
- ✓ Education such as Kindergartens and Registered Training Organisations
- ✓ Medical Based Occupations, including:
  - ✓ Dental & General Practices
  - ✓ Dermatologist
  - ✓ Psychiatrists
  - ✓ Pathology
  - ✓ Thoracic Specialist & Allied Health Professionals
- ✓ Office Based Occupations, including:
  - ✓ Accountants
  - ✓ Advertising Services
  - ✓ Architects
  - ✓ Legal & Consultant Practices
  - ✓ Real Estate Agencies
  - ✓ Travel Agencies
  - ✓ Translation Services, Graphic Design, Engineers
- ✓ Retail Businesses, including:
  - ✓ Bed & Mattress
  - ✓ Bookstore
  - ✓ Clothing
  - ✓ Deli
  - ✓ Electronics
  - ✓ Fabric
  - ✓ Fruit & Vegetable
  - ✓ Health Foods
  - ✓ Household Appliances
  - ✓ Kitchenware
  - ✓ Lighting
  - ✓ Manchester
  - ✓ Paint

### RISKS USUALLY DECLINED

- ✗ Building under Construction
- ✗ Dangerous Goods Carrying Fleets
- ✗ Domestic or Residential Dwellings
- ✗ Heavy Plant and Equipment - Construction or Civil Work
- ✗ Heritage Buildings
- ✗ Hired vehicles and Dry hire
- ✗ Mining Underground
- ✗ Risks located above the 26<sup>th</sup> Parallel
- ✗ Unoccupied Buildings (more than 60 Days)

# COMMERCIAL MOTOR

Our Commercial Fleet product offers cover for a wide range of industries and companies focusing on SME to large corporates.

Vehicle value up to \$300K per unit

Legal Liability \$30M

\$1M Hazardous Goods

Motor Fleets with 10 or more Vehicles

## What it covers?

Damage to and/or theft of your vehicles including cover for third party property damage in the event of an at fault claim.

### Cover Benefits / Options:

- Drivers Personal Property
- Funeral Expenses
- No Fault Excess
- Windscreen Cover
- Finance Pay Out
- New Vehicle Replacement 2 Year
- Repatriation Costs
- Fire Brigade Cost
- Towing Costs
- Emergency Repairs
- Difference in Excess
- Removal of Debris
- Substitute Vehicle
- Keys and Locks

### PREFERRED RISKS

- ✓ Fleets across a range of industries including:
  - ✓ Manufacturing
  - ✓ Traffic Management
  - ✓ Construction
  - ✓ Electrical / Plumbing Trade
  - ✓ Healthcare
  - ✓ Retail Trade
- ✓ Fleets with Good Risk Management / Claims Experience
- ✓ Light Commercial / Sedan Fleets up to 5 Tonne (Gross Vehicle Mass)
- ✓ Mixed fleet with Sedans, Vans, Utes, Goods Carrying Vehicles and Some Plant

### RISKS USUALLY DECLINED

- ✗ Dangerous Goods Carrying Fleets
- ✗ Fleets that consist of predominantly Prestige (high priced vehicles) and / or High-Performance Vehicles
- ✗ Heavy Plant and Equipment
- ✗ Heavy Transport Operators
- ✗ Hired Vehicles and Dry Hire
- ✗ Taxis / Uber / Chauffeur
- ✗ Underground Mining Activities



# CONSUMER PRODUCTS

ProRisk provides a bespoke range of product solutions, to the Automotive, Financial, Retail and Novated Leasing sectors.

Our product solutions are designed to further enhance the customer experience and provide a tangible point of difference for our partners.

We are continually investing in our in-house capability and expertise to deliver our broker partners market leading solutions that truly propel them forward.

Our product suite has been extended to now include the following list of speciality products across the areas of automotive, consumer programs and mortgage and home buyer protection.

## Specialty Products:

The following lists are not exhaustive. ProRisk welcome their broker partners to get in touch with any unique opportunities

- ✓ Consumer Electronics Solutions (Mobile Phones / Computers / Gadgets)
- ✓ Event Ticket Protection
- ✓ Excess Waiver
- ✓ GAP Insurance
- ✓ Lease Protection Insurance
- ✓ Mechanical Breakdown Cover
- ✓ Mortgage Protection Insurance
- ✓ Personal Accident and Sickness Solutions
- ✓ Residual Protection Cover
- ✓ Return Vehicle Programs
- ✓ Theft and Accidental Damage Programs
- ✓ Travel and Trip Cancellations

INTRODUCING

# ARMADA

A PRORISK COMPANY



# COMPREHENSIVE MOTOR SOLUTIONS

Armada Provides Specialist Motor Solutions to Novated Lease Providers, Fleet Managers and Operators.

## Our Point of Difference:

Armada's Comprehensive Motor Solutions is designed to deliver flexible, tailored motor insurance for a range of client needs. Key points of difference include:

- ✓ Bespoke Product Solutions
- ✓ Bespoke Rating Structures
- ✓ Master and Group Policy Options
- ✓ API Connectivity
- ✓ Electric Vehicle Solutions
- ✓ Finance Payout Options
- ✓ Monthly Payment Options
- ✓ Online Claims Portal
- ✓ Detailed Claims Reporting

INTRODUCING

**XENON**

**A PRORISK COMPANY**

# XENON PROPERTY

Delivering tailored property risk solutions for Australian Businesses which are expertly underwritten and designed for small & medium risks through to Complex & High Hazard risks.

ISR MK IV Policy

Minimum Total Declared Values of \$2M

Limits up to \$15M

Minimum Premiums from \$5K

## Information required:

- Completed ISR Submission including quote slip
- Full asset schedules including COPE information for all locations
- 5 years claims history on underwriter letterhead
- Risk Management information including risk surveys

## PREFERRED RISKS

- ✓ Abattoirs
- ✓ Asbestos
- ✓ Capacity Support for Lead Lines
- ✓ Childcare Centre's
- ✓ Distribution and / or Warehousing
- ✓ EPS – up to 100%
- ✓ Food and Beverage
- ✓ Laundromats / Dry Cleaners
- ✓ Manufacturing Industries
- ✓ Mining Support Services
- ✓ Mixed Construction
- ✓ Mixed Property Owners
- ✓ Retail / Retail Chains
- ✓ Timber Processing
- ✓ Unoccupied Property
- ✓ Various other Industries with Complex Risk Characteristics
- ✓ Wholesalers

## RISKS USUALLY DECLINED

- ✗ Adult Entertainment
- ✗ FNQ Risks above the 26<sup>th</sup> Parallel
- ✗ Hotels, Pubs, Clubs and Nightclubs
- ✗ Independent Tobacconist (Eg not part of franchise)
- ✗ Residential Strata / Residential Properties
- ✗ Short Term Accommodation, Boarding Houses, Back Packers

# LIABILITY

Xenon's Public & Products Liability is an essential insurance product for Australian small businesses. Also referred to as Broadform Liability or General Liability, it provides coverage for personal injury or property damage and helps protect your legal liability to third parties in the operation of your business.

Limit of Indemnity up to \$20M

CCC base of \$500K with ability to increase

Broadform Liability Wording, with Financial Loss (Products Only), Statutory Liability Extension and Product Recall Expenses

## 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

## PREFERRED RISKS

- ✓ Accommodation and Food Services (Case By Case Basis)
- ✓ Contractors (excluding Plumbers and Roofing)
- ✓ Manufacturing including Food and Beverage
- ✓ Property Owners Including Vacant Buildings and Land
- ✓ Retail
- ✓ Risks over \$15M Turnover or Highly Hazardous Occupations (Referral Basis)
- ✓ Subcontractors up to 40% and Labour Hire up to 20% (Referral Basis)
- ✓ Waste & Recycling Services (Non-Hazardous or Toxic)
- ✓ Welding & Structural Steel
- ✓ Wholesale

## RISKS USUALLY DECLINED

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

# PROBIND

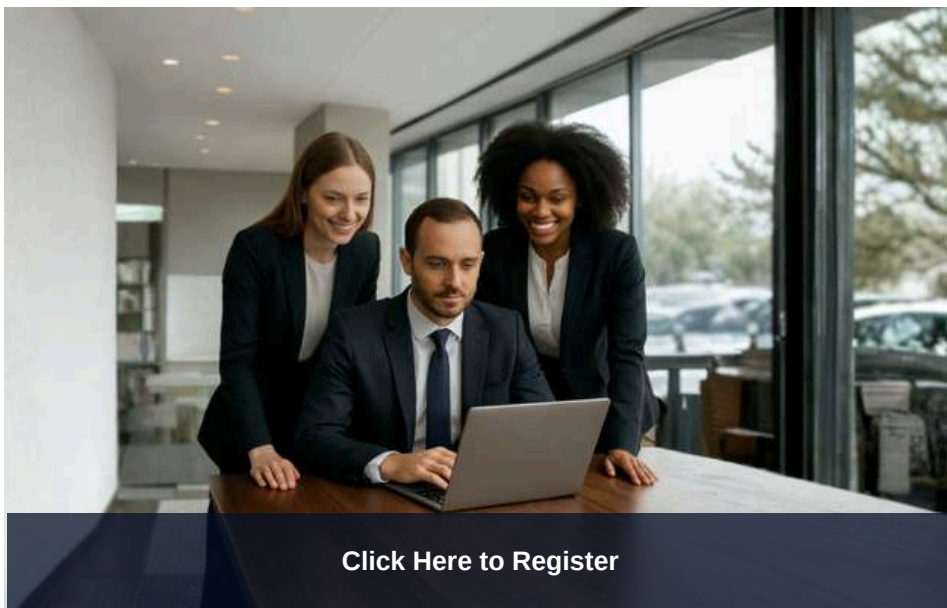
Why work harder, when you can ProBind smarter?

ProBind is ProRisk's cutting-edge online binding platform, designed to give brokers the power to quote, bind, and manage policies quickly and efficiently — anytime, anywhere.

Built with flexibility in mind, ProBind allows our broker partners to tailor coverages and wordings to meet the specific needs of their clients.

With a user-friendly interface and seamless workflow, ProBind streamlines the policy lifecycle; from submission to binding, empowering brokers with greater control, reduced turnaround times, and an enhanced customer experience.

Whether you're packaging products or binding on the go, ProBind puts the power of underwriting at your fingertips.



Bind under 1 minute



Highly Competitive Premiums



Extensive Product Range Covering a Wide Variety of Occupations



Flexible Cover Options with Customisable Limits

## TESTIMONIALS

*"I really love the convenience and ease that ProBind offers to me when quoting and issuing documents pre or post bind. All the attachments are sent out instantly, any issues I have had with the system I have been able to pass on that feedback and it's been fixed very quickly."*

*"There is a very large range of occupations available and the premiums are very competitive. I love that it's so easy to choose your different levels of cover when it comes to PI and PL. Just an all-round great system that's super easy to use"*

Amy Burne

Insurance AdviserNE



# CLAIMS

An award-winning in-house claims team that oversees the entire claims process from lodgement through to resolution, ensuring consistency, efficiency and exceptional service throughout.

ProRisk manage claims in-house in a consistent and effective manner which enables us to enhance the relationship with our clients.

Claims are front and centre to what we do. We audit and review our claims internally.

We survey our customers and take on board feedback and we have a great relationship with our external service providers.

## Claims Philosophy

- The practice management of every Claim
- Ensure we deliver fast and reliable responses
- Make accurate decisions
- Negotiate fairly and transparently
- Deliver what we promise
- Always display empathy to our clients
- Manage expectations and provide choices
- Excellent and clear communications
- Consistent and accountable processes
- Comply with any Legislation or Code affecting claims management

## Customer Satisfaction

ProRisk measure the performance of the customer's claims experience via the following detailed criteria.

- Satisfied with our communications
- Satisfied with the frequency of communications
- Satisfied with the way the Case Manager handled the claim
- Satisfied with the outcome
- Satisfied with clarity of Lawyers communications
- Did Lawyer keep you informed in a timely manner?
- How would you rate the overall experience?
- Do you intend to renew your policy?
- Would you recommend ProRisk?
- Through continued monitoring of market feedback



**89%**  
Overall  
Satisfaction

Through continued monitoring of market feedback, we never stop looking for ways that we can improve our service.

## Contact Details



<https://www.prorisk.com.au/claims/>



[newclaims@prorisk.com.au](mailto:newclaims@prorisk.com.au)

# OUR SENIOR TEAM

A dedicated leadership team with decades of combined industry experience, driving strategic growth, empowering our people and continually strengthening the value we deliver to our broker network.



**HAMISH MCDONALD NYE**

CEO



**NAOMI STEWART**

NATIONAL DISTRIBUTION AND  
MARKETING MANAGER



**CHLOE THOMAS**

HEAD OF CLAIMS



**AIMEE POZOGLOU**

PRACTICE LEADER -  
PROFESSIONAL & EXECUTIVE  
RISKS



**ALAN BREWIS**

PRACTICE LEADER - MOTOR &  
CONSUMER PRODUCTS



**PETER STONE**

PRACTICE LEADER -  
CASUALTY & PROPERTY

# CONTACT US

## PRORISK

At ProRisk, we provide multiple contact points to ensure we are easily accessible to our broker network. Our team can be reached through the following channels:

✉ enquiries@prorisk.com.au

☎ 1300 776 467

👤 Please see staff contact sheet available on our [website](#)

## ARMADA

For any enquiries, Armada Underwriting can be contacted through the following channels:

✉ info@armadaunderwriting.com.au

☎ 1300 776 467

## XENON

For any enquiries, Xenon Underwriting can be contacted through the following channels:

✉ quotes@xenonunderwriting.com

☎ +61 7 3823 1302

## MELBOURNE

Level 2, 115 Bridge Road  
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## SYDNEY

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## BRISBANE

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