



WELCOME TO HOMEBIZ INSURANCE



**INFORMATION
PACK**



Welcome to HomeBiz Insurance

Providing insurance solutions for Homepreneurs

Imagine being able to offer a client who operates their business from their home, the opportunity to have an insurance package that covers their domestic and business assets, business interruption, machinery breakdown, domestic legal liability and public & products liability. Specifically designed for clients earning an income from their home – a Homepreneur. HomeBiz Insurance offers this solution.

Client Demographic

The insurance experience for most Homepreneurs is the direct market and they are likely unaware of the risks and effects their home business has on their domestic policies. While they may be aware they need Public and/or Products Liability, they are often unaware the need to disclose the business operations to their domestic home & contents insurer, meaning they are unaware their domestic insurer could deny a claim on this basis.

We believe it is critical these clients have a broker who can educate and support them to ensure they have the insurance protection they need.

How does it work?

HomeBiz Insurance makes life easier for brokers to find a solution for clients that don't fit the traditional insurance market – domestic vs commercial. Homepreneurs, using part of their home to earn a living, present a dilemma because their home is both a domestic and commercial premises.

HomeBiz Property

The HomeBiz Property is designed to replace the clients home and contents policy (providing covers available in the domestic home & contents market), but structured with the sections of a commercial business pack to provide the flexibility to tailor the policy for their business needs - no need for two separate policies.

Benefits

- One policy
- One premium
- One insurer
- One claim - one excess
- No gaps in cover between policies (domestic & commercial)
- No risk to the client of claims being denied by domestic insurers due to the existence of their home business – we only insure clients who operate a business from their home.
- Flood cover included as long as it meets our underwriting guidelines

The Agent

Amazon Underwriting, trading as HOMEBiZ Insurance, is a privately owned underwriting agency focussed on delivering insurance packages tailored for specific niche markets.

We are committed to providing high quality insurance products underpinned by "A" rated security together with high level customer service, supporting brokers to provide the insurance products and service their clients

Contact Us

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HomeBiz Public & Products Liability

The entrepreneurial spirit of Homepreneurs is inspiring. No matter what they do it's likely they will need public liability insurance. If they sell products (manufacture/import/export) they will need products liability insurance. We offer a combined Public and Products Liability policy stand-alone or add it to the HomeBiz Property and receive a discount on the HomeBiz Public and Products Liability premium.

Benefits

- One policy package
- One combined premium



Target Clients

To qualify for HomeBiz Insurance the client must:

1. Live in the home they operate their home based business from
2. The property must be zoned residential or mixed residential and commercial (not Industrial)
3. The business cannot occupy more than 50% of the premises

Target Occupations

Given the difference in risk profile between property and public and products liability we may be able to insure property and not public and products liability and vice versa. Following is a table outlining the occupations and if what products/s we can offer.

Occupation	Property	Public & Products Liability
Accountant/Bookkeeper/Tax Agent	Yes	Yes
Acupuncture	Yes	Yes
Aerobics Instructor	Yes	NO
Architect/Draftsman	Yes	Yes
Art Classes	Yes	Yes
Artist	Yes	Yes
Baker	Yes	Yes
Beautician	Yes	Yes
Business Administration Services	Yes	Yes
Cake Maker/Decorator	Yes	Yes
Candle Maker/Retailer	Yes	Yes
Childcare (Home Based/Family Day Care)	Yes	NO
Chiropodist	Yes	Yes
Chiropractor	Yes	Yes
Clerical/Administration Services	Yes	Yes
Clothing Manufacturer/Dressmaker	Yes	Yes
Confectionary Manufacturer	Yes	Yes
Consultant (Non Medical, Mining, Construction or Engineering)	Yes	Yes
Cooking Classes	Yes	Yes
Counsellor	Yes	Yes
Crafts Workshop	Yes	Yes
Curtain/Blind Manufacturer	Yes	Yes
Dance Teacher	Yes	Yes
Dentist	Yes	Yes
Dietician	Yes	Yes
Doctor (General Practice)	Yes	Yes
Doctor (Specialist Medical Services)	Yes	Yes
Embroiderer	Yes	Yes
Financial Planner	Yes	Yes
Florist	Yes	Yes
Gift Basket Manufacturer (not products for use by children)	Yes	Yes
Glass/Glass Product/Glass Manufacturer	Yes	Yes
Graphic Designer	Yes	Yes
Hairdresser/Barber	Yes	Yes
Handbag Manufacturer	Yes	Yes
Home Office	Yes	Yes
Home Party Planner	Yes	Yes
HomeShare Guest Accommodation	Yes	Included in Property
Homeopath	Yes	Yes
Hypnotherapy	Yes	Yes
Insurance Broker	Yes	Yes
Internet Retail Sales/Online Seller (No products for use by children and not amazon seller)	Yes	Yes
Internet Retail Sales/Online Seller of Children's Products (not amazon seller)	Yes	Yes
Iridologist	Yes	Yes
IT professional/Software Developer	Yes	Yes
Jam Manufacturing	Yes	Yes
Jewellery Manufacturer (non-precious stones)	Yes	Yes
Language Teacher	Yes	Yes
Lawyer	Yes	Yes

Occupation	Property	Public & Products Liability
Leather Goods Manufacturer (Not Clothing)	Yes	Yes
Life Coach	Yes	Yes
Make Up Artist and Face Painting	Yes	Yes
Manufacturing of Textiles	Yes	Yes
Marriage Celebrant	Yes	Yes
Massage Therapist	Yes	NO
Mortgage/Finance Broking	Yes	Yes
Music Teacher	Yes	Yes
Nail Technician	Yes	Yes
Natural Therapist	Yes	Yes
Occupational Therapist	Yes	Yes
Optometrist	Yes	Yes
Orthodontist	Yes	Yes
Osteopath	Yes	Yes
Personal Trainer	Yes	NO
Pet Services (not veterinary)	Yes	NO
Photographer	Yes	Yes
Physiotherapist	Yes	Yes
Pilates Instructor	Yes	NO
Podiatrist	Yes	Yes
Printer	Yes	Yes
Psychiatrist	Yes	Yes
Psychic/Clairvoyant	Yes	Yes
Psychologist	Yes	Yes
Recording Studio/Video and Sound Production	Yes	Yes
Reflexologist	Yes	Yes
Retailer (Market Stalls/Pop Up Shops)	Yes	Yes
Sculptor	Yes	Yes
Share Space Office Provider	Yes	Yes
Speech Therapist	Yes	Yes
Stationary/Paper/Gift Card Manufacturing	Yes	Yes
Swimming Teacher	Yes	NO
Tutoring Services (Primary/Secondary School Students)	Yes	Yes
Tutoring Services (Sewing/Art/Craft)	Yes	Yes
Urologist	Yes	Yes
Wedding Planner/Stylist	Yes	Yes
Workshops (Sustainable living including gardening)	Yes	Yes
Yoga Teacher	Yes	NO

Property

We can't insure risks:

- located above the 26th parallel
- with high risk flood exposure
- with high risk bushfire exposure

While we can't insure the Property we can insure the Public and Products Liability as long as the occupation does not fall into the "We can't insure these risks" categories under Public and Products Liability below.

Public and Products Liability

We can't insure these risks:

- Aerobics Instructure
- Child Care
- Massage Therapist
- Personal Trainer
- Pet Services (not veterinary)
- Pilates Instructor
- Swimming Teacher
- Yoga Teacher

While we can't insure the Public and Products Liability we can insure the Property as long as the Property does not fall into the "We can't insure these risks" categories under Property above.

Occupation	Includes	Excludes
Beautician Hairdresser Nail Technician	Treatment Risk	Micropigmentation, Cosmetic Tattooing, Dermopigmentation, Microblading or Cosmetic Injections.
Seller of Childrens Products		<p>manufacture and/or sale of any products whatsoever that contain Bisphenol-A (BPA), Phthalates, Lead or Latex.</p> <p>Products we can't cover:</p> <ul style="list-style-type: none"> • Baby carriers and slings • Baby food or baby formula • Baby furniture (cradles, cribs, bassinets, high chairs, rockers, prams etc) • Baby nappies • Children's toys (bicycles, tricycles, projective toys, safety, floatation and/or aquatic toys, toys containing magnets or batteries smaller than a D-size battery)
Products imported to Australia Exports to USA and/or Canada Professional Indemnity		<p>Must comply with Australian Standards</p> <p>Can consider by referral</p> <p>Not Available</p>

Excluded Products

1. Adult Toys
2. Alcohol products of any kind
3. Animal feed
4. Baby carriers and slings
5. Baby food or baby formula

6. Baby furniture (cradles, cribs, bassinets, high chairs, rockers, prams)
7. Baby nappy's
8. Beauty products (except natural non-toxic products purchased from Australian suppliers)
9. Children's toys (bicycles, tricycles, projective toys, safety, floatation and/or aquatic toys, toys containing choking hazards, magnets or batteries smaller than a D-size battery)
10. Electrical goods
11. Equine products
12. Explosive Tools, fireworks, flammable liquid or bulk pool chemicals
13. Fertilisers
14. Guns and/or ammunition
15. Gym equipment and bicycles
16. Hammocks and swings
17. Hazardous flammable or dangerous goods (excluding candles sold within Australia only)
18. Incontinence aids
19. Ingestibles (food, drinks purchased from overseas or sold to overseas countries)
20. Knives, swords or spears (excluding cutlery)
21. Latex products
22. Mechanical and electrical goods
23. Medical Equipment
24. Medicines, potions, nail polish
25. Model aircraft and drones
26. Motorised vehicles
27. Motorcycle straps
28. Personal Protection Equipment (PPE)
29. Pet food
30. Products containing Bisphenol A
31. Products containing Phthalates
32. Products intended to be used in connection with the navigation of vehicles, aircraft or watercraft
33. Parts for motor vehicles
34. Power tools
35. Products that have been dispensed or have been repackaged into smaller containers for retail sales, except where the original product dispensed has not been altered, mixed or blended with other ingredients or products with clear product labelling of use and ingredients
36. Products sold in containers exceeding 5 litres or 5 kilograms
37. Products that do not meet Australian Consumer Law, Australian Standards or Regulations
38. Safety equipment
39. Tobacco
40. Vitamins, herbs, protein powders, nutraceuticals or any health and weight loss products (excluding fresh herbs and spices)



Online Solution

We have an online system that we can make available to brokers.


What the online solution offers

The HomeBiz online system gives brokers a range of choices as to how much interaction through the quote, bind and pay phase – new business and renewal – your clients require.

The first option:

Broker user login and password so that you can quote and bind a policy whenever you like. Once we have received payment you can re-generate schedules, add or change an interested party to generate a Certificate of Currency.

The system comes equipped with tools:

- client focus worded questions tailored to the occupation and product selected. We only ask the underwriting questions we need to, to assess the risk for the particular occupation and product selected;
- tool tips  providing cover explanation at the click of a button to assist you and/or your clients to choose covers and levels of cover available under our products to suit their domestic and commercial insurance requirements;
- documents automatically emailed to the broker user. All documents contain messaging directing your client to contact you if they have any questions or concerns. All email messaging looks like the email has come from the broker user so that the broker user can choose to use the email and forward it to their client;

Other options:

If you'd like to explore reducing your admin then we provide you with a URL link for your website to enable your clients to get a quote and bind and pay (through our annual and monthly payment portals). The URL is embedded with your details so that the system knows this is your client.

All risks are subject to underwriting considerations. Risks that fall outside the online underwriting guidelines are automatically referred to us for human underwriter consideration regardless of the login method described above. We know from the referral information the system sends us which broker we need to contact and gives us the opportunity to work with you to try and find a solution.

The Insurers

Amazon Underwriting are authorised agents and approved to underwrite on behalf of the Insurers for each product under the conditions of the binder agreements. All Insurers are APRA approved to operate as general Insurers in Australia.

- Property – XL Insurance Company SE Australia Branch ABN 36 083 570 144
- Public & Products Liability – XL Insurance Company SE Australia Branch ABN 36 083 570 144

Brokerage

- 15% of the base premium



Claims Management

- All claims are managed locally through established claims management services with delegated claims authority for the majority of claims approvals and settlements

Contact Us for More Information

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We look forward to working with you.

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