



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**

T: **+61 2 9357 1798** 

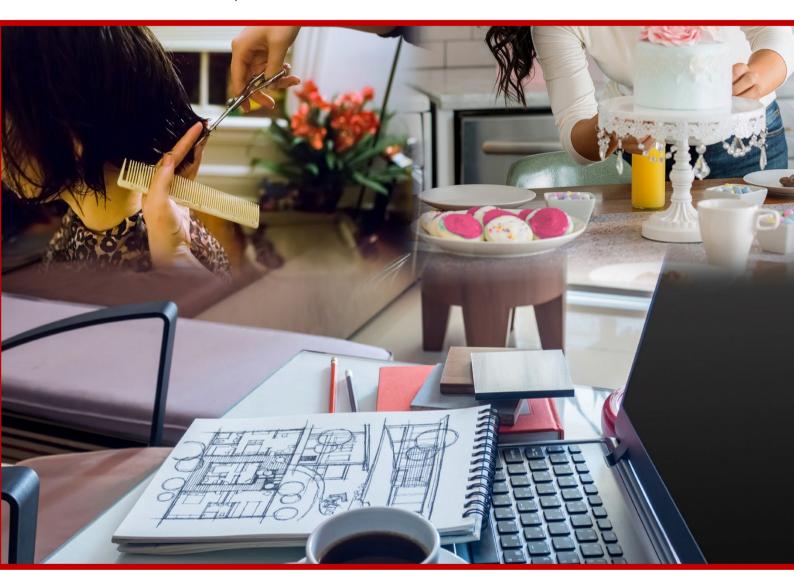
info@amazonunderwriting.com.au www.amazonunderwriting.com.au

# **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.

Accountant/Bookkeeper/Tax Agent Acupuncture Acupuncture Yes Yes Acupuncture Yes NO Architect/Draftsman Art classes Yes Yes Art classes Yes Yes Artist Yes Baker Yes Yes Beautician Business Administration Services Cake Maker/Decorator Candle Maker/Retailer Childcare (home Based/Family Day Care) Chilropodist Chiropodist Yes Yes Yes Clerical/Administration Services Yes Clerical/Administration Services Yes Clothing Manufacturer/Dressmaker Yes Confectionary Manufacturer Yes Consection Confectionary Manufacturer Yes Consultant (Non Medical, Mining, Construction or Engineering) Cooking Classes Yes Crafts Workshop Yes Yes Crafts Workshop Yes Yes Yes Curtain/Blind Manufacturer Yes Yes Dentist Yes Yes Dentist Yes Yes Dentist Yes Yes Pes Diettician Doctor (Specialist Medical Services) Yes Financial Planner Yes Yes Yes Yes Yes Financial Planner Yes Yes Ye	Occupation	Property	Public & Products Liability
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Doctor (Specialist Medical Services)  Embroiderer  Financial Planner  Financial Planner  Florist  Gift Basket Manufacturer (not products for use by children)  Glass/Glass Product/Glass Manufacturer  Graphic Designer  Hairdresser/Barber  Hairdresser/Barber  Handbag Manufacturer  Yes  Yes  Yes  Home Office  Yes  Yes  Yes  Home Party Planner  HomeShare Guest Accommodation  Homeopath  Hypnotherapy  Homeopath  Hypnotherapy  Included in Property  Yes  Yes  Insurance Broker  Internet Retail Sales/Online Seller (No products for use by children and not amazon seller)  Internet Retail Sales/Online Seller of Children's Products  (not amazon seller)  Iridologist  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Y			
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Home Office  Home Party Planner  HomeShare Guest Accommodation  Homeopath  Homeopath  Hyes  Hypnotherapy  Included in Property  Yes  Yes  Yes  Yes  Hypnotherapy  Insurance Broker  Internet Retail Sales/Online Seller (No products for use by children and not amazon seller)  Internet Retail Sales/Online Seller of Children's Products (not amazon seller)  Iridologist  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Y	•		
Home Party Planner  HomeShare Guest Accommodation  Homeopath  Yes  Yes  Yes  Yes  Yes  Hypnotherapy  Insurance Broker  Internet Retail Sales/Online Seller (No products for use by children and not amazon seller)  Internet Retail Sales/Online Seller of Children's Products (not amazon seller)  Iridologist  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Y	_		
HomeShare Guest Accommodation  Homeopath  Hyes  Hypnotherapy  Hyes  Hypnotherapy  Yes  Yes  Yes  Insurance Broker  Internet Retail Sales/Online Seller (No products for use by children and not amazon seller)  Internet Retail Sales/Online Seller of Children's Products  (not amazon seller)  Iridologist  Yes  Yes  Yes  Yes  Yes  Yes  Yes  IT professional/Software Developer  Jam Manufacturing  Jewellery Manufacturer (non-precious stones)  Yes  Included in Property  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Ye			
Homeopath  Hypnotherapy  Hypnotherapy  Insurance Broker  Internet Retail Sales/Online Seller (No products for use by children and not amazon seller)  Internet Retail Sales/Online Seller of Children's Products (not amazon seller)  Iridologist  Iripofessional/Software Developer  Jam Manufacturing  Jewellery Manufacturer (non-precious stones)  Yes  Yes  Yes  Yes  Yes  Yes  Yes	·		
Hypnotherapy Insurance Broker Internet Retail Sales/Online Seller (No products for use by children and not amazon seller) Internet Retail Sales/Online Seller of Children's Products (not amazon seller) Iridologist Iridologist Ir professional/Software Developer Jam Manufacturing Jewellery Manufacturer (non-precious stones)  Yes Yes Yes Yes Yes Yes Yes			
Insurance Broker Internet Retail Sales/Online Seller (No products for use by Children and not amazon seller) Internet Retail Sales/Online Seller of Children's Products (not amazon seller) Iridologist IT professional/Software Developer Jam Manufacturing Jewellery Manufacturer (non-precious stones)  Yes Yes Yes Yes Yes Yes Yes	•		
Internet Retail Sales/Online Seller (No products for use by children and not amazon seller)  Internet Retail Sales/Online Seller of Children's Products (not amazon seller)  Iridologist Yes Yes  IT professional/Software Developer Yes Yes  Jam Manufacturing Yes Yes  Jewellery Manufacturer (non-precious stones) Yes Yes			
children and not amazon seller) Internet Retail Sales/Online Seller of Children's Products (not amazon seller) Iridologist IT professional/Software Developer Jam Manufacturing Jewellery Manufacturer (non-precious stones)  Yes Yes Yes Yes			
(not amazon seller)YesYesIridologistYesYesIT professional/Software DeveloperYesYesJam ManufacturingYesYesJewellery Manufacturer (non-precious stones)YesYes	children and not amazon seller)		
IT professional/Software DeveloperYesYesJam ManufacturingYesYesJewellery Manufacturer (non-precious stones)YesYes	•	Yes	Yes
Jam ManufacturingYesYesJewellery Manufacturer (non-precious stones)YesYes	_	Yes	Yes
Jewellery Manufacturer (non-precious stones) Yes Yes	IT professional/Software Developer	Yes	Yes
	Jam Manufacturing	Yes	Yes
Language Teacher Yes Yes	Jewellery Manufacturer (non-precious stones)	Yes	Yes
	Language Teacher	Yes	Yes
Lawyer 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 26<sup>th</sup> 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		manufacture and/or sale of any products whatsoever that contain Bisphenol-A (BPA), Phthalates, Lead or Latex.
		<ul> <li>Products we can't cover:         <ul> <li>Baby carriers and slings</li> <li>Baby food or baby formula</li> <li>Baby furniture (cradles, cribs, bassinets, high chairs, rockers, prams etc)</li> <li>Baby nappies</li> <li>Children's toys (bicycles, tricycles, projective toys, safety, floatation and/or aquatic toys, toys containing magnets or batteries smaller than a D-size battery)</li> </ul> </li> </ul>
Products imported to Australia Exports to USA and/or Canada Professional Indemnity		Must comply with Australian Standards Can consider by referral Not Available

## **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
- Beauty products (except natural nontoxic products purchased from Australian suppliers)
- 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)
- 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
- Products sold in containers exceeding
   litres or 5 kilograms
- 37. Products that do not meet Australian Consumer Law, Australian Standards or Regulations
- 38. Safety equipment
- 39. Tobacco
- 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.

• Certain underwriters at Lloyd's

## **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**

E: info@amazonunderwriting.com.au

T: 02 9357 1798

We look forward to working with you.



T: +61 2 9357 1798

www.amazonunderwriting.com.au

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