



the barn

UNDERWRITING AGENCY

A DIVISION OF
MARKET LANE INSURANCE GROUP

**A PLACE TO BELONG.
TO SHELTER AND PROTECT.**

*Experts who know their craft, who believe in the art
of underwriting and the strength of relationships.*

Welcome to The Barn.

THE BARN SPECIALTY PROPERTY.



UNDERWRITING AGENCY

hello@thebarnagency.com.au

thebarnagency.com.au

CAPACITY UP TO 30,000,000 PER RISK

100% CAPACITY OR CO-INSURANCE SUPPORT

WORDINGS - INDUSTRIAL SPECIAL RISKS (ISR) MKIV

- SPECIALTY COMMERCIAL BUSINESS PACKAGE POLICY

100% UNDERWRITTEN AT LLOYD'S

IN-HOUSE CLAIMS MANAGEMENT

RISK APPETITE

HIGHER HAZARD

Bakeries - Chemicals manufacture & storage - Cold storage facilities - Fibreglass manufacturers - Food Manufacturing & processing - High load & hazardous storage - Meat, seafood & smallgoods wholesalers - Multi-tenancy (high-haz) - Ski lodges, Backpackers & Resorts.

MEDIUM HAZARD

Adhesives & sealants - Boutique accommodation - Commercial Printers - Commercial property owners - Cosmetics manufacturers - Hardware shops & supplies - Nurseries - Warehousing and storage.

LOW HAZARD

Accommodation - Education facilities - Importers & wholesalers - Low hazard manufacturing - Offices - Multi tenancy retail outlets - Structural Metal fabricators.

LOSS PREVENTION

We provide these services via a small network of trusted third-party property surveyors, engineers and through our in-house knowledge and resources. Some key areas include: Risk management programs - building construction & systems - hazardous materials & operations - fire protection & extinguishing systems - security, detection & alarms - natural hazards.

PROPERTY TEAM

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THE BARN

SPECIALTY COMMERCIAL BUSINESS PACKAGE.



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COMBINED PROPERTY & GENERAL LIABILITY

- PROPERTY - CAPACITY UP TO \$5,000,000 (SINGLE LOCATION ONLY)
- LIABILITY - UP TO \$20,000,000 LIMITS AVAILABLE

SPECIALTY COMMERCIAL BUSINESS PACKAGE POLICY WORDING

100% UNDERWRITTEN AT LLOYD'S

IN-HOUSE & LOCAL CLAIMS MANAGEMENT

RISK APPETITE

HIGHER HAZARD

Bakeries - Chemicals manufacture & storage - Cold storage facilities - Fibreglass manufacturers - Food Manufacturing & processing - High load & hazardous storage - Meat, seafood & smallgoods wholesalers - Multi-tenancy (high-haz) - Ski lodges, Backpackers & Resorts.

MEDIUM HAZARD

Adhesives & sealants - Boutique accommodation - Commercial Printers - Commercial property owners - Cosmetics manufacturers - Hardware shops & supplies - Nurseries - Warehousing and storage.

NOT IN SCOPE

Aircraft manufacture, automotive wreckers, automotive holding yards, brothels, caravan parks, clubs, explosives, pubs and nightclubs, recycling works (domestic and industrial waste), remote timber storage, tattoo parlours, tyre yards, domestic and industrial waste disposal.

SCBP TEAM

For all business package inquiries, please contact hello@thebarnagency.com.au and our team will be in touch.

WINERY PACKAGE.

DEDICATED WINERY PACKAGE POLICY WORDING

100% UNDERWRITTEN AT LLOYD'S

IN-HOUSE & LOCAL CLAIMS MANAGEMENT

COMPREHENSIVE COVERAGE:

- **Multi-Location Coverage** – Protection extends across multiple locations, including storage, manufacturing, and sales sites.
- **Temporary Removal of Stock** – Automatically includes **\$50,000** cover for wine whilst off-premises.
- **Accidental Damage** – **\$250,000** sublimit included to safeguard against unforeseen incidents.
- **Business Interruption Extension** – Spoilage, leakage, and contamination coverage able to be extended to **Section 2** losses for enhanced protection.
- Optional Endorsement for **Vines and Trellising Cover**.

WINERY TEAM

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THE BARN GENERAL LIABILITY.



UNDERWRITING AGENCY

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UP TO \$20,000,000 LIMITS AVAILABLE
THE BARN'S BROADFORM GENERAL LIABILITY WORDING
WITH VARIOUS EXTENSIONS AVAILABLE
PROPERTY IN PHYSICAL OR LEGAL CONTROL
100% UNDERWRITTEN AT LLOYD'S
LOCAL CLAIMS MANAGEMENT

RISK APPETITE

Abattoirs / Meat Processing	Import/Export	Retail
Accommodation	Manufacturing	Security Contractors
Agricultural Chemicals	Material Handling Equipment	Supermarkets
Beauty & Complimentary Therapists	Mining equipment and consumables	Timber products
Caravan / Trailer Manufacturers	Property Owners including Vacant	incl frames / Roof trusses
Chemical manufacturers, wholesalers & distributor	Properties / Vacant Land	Transport Operators
Engineering	Plant & machinery contractors, manufacturers, wholesalers & retailers	Waste & Recycling
Food & Beverage Manufacturing	Project Managers / Site Supervisors	Warehousing
Fruit & Vegetable Markets	Smallgoods Manufacturing, wholesaling & retailing	Stockfeed Manufacturing / Wholesaling
GL for Professionals		Wholesalers
		And many more...

NOT IN SCOPE

Scaffolders, Shopping Centre Cleaners, Off-shore Mining Risks, Crane Operations, Pubs, Clubs, Nightclubs, Labour Hire, Amusement Ride Operators, Builders, Tattoo Parlours, Adult Entertainment, Fire Fighting or backburning, Children's Products, Playground Manufacturing & Installation, Caravan Parks.

OPTIONAL EXTENSIONS AVAILABLE

Cash in Transit	Statutory Liability	North American exports cover
Errors and/or Omissions	General Property Extension on Beauty	available upon request.
Faulty Workmanship	& Complimentary Therapists	
Firearms	Medical Malpractice extension	
Loss of Keys	on Beauty & Complimentary	
Product Recall Expenses	Therapists	

LIABILITY TEAM

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THE BARN SPECIALTY TRADES.



UNDERWRITING AGENCY

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UP TO \$20,000,000 LIMITS AVAILABLE
THE BARN'S BROADFORM GENERAL LIABILITY WORDING
WITH VARIOUS EXTENSIONS AVAILABLE
PROPERTY IN PHYSICAL OR LEGAL CONTROL
100% UNDERWRITTEN AT LLOYD'S
LOCAL CLAIMS MANAGEMENT

RISK APPETITE

Abrasive Blasting / Sand Blasting
Auto-Electrician
Air Conditioning Services & Installation
Boilermaker
Carpenter
Concreting Services
Civil Works
Diesel mechanics
Earthmoving
Electricians
Equipment Hire
Flooring Contractor
Fencing contractors
Garage Door Installation
Garden maintenance & Landscapers
Glaziers
Joinery

Heating Equipment
Installation & Repair
Irrigation Systems Construction
or Installation
Kitchen Installation
Landscaping Contractor
Metal Fabrication
Mining Equipment Service/Repair
Painting and Decorating Services
Plant and Machinery Repair/Service
Plastering Contractor
Refrigeration Contractor
Site Preparation
Shop & Office Fitter
Signwriting Contractor
Structural Steel Erection
Structural Steel Fabrication

Tiling Contractors
Ventilation Equipment
Installation & Repair
Welders
Window Installation

Mining Contractors

(including underground works)
Diesel Mechanics / Fitters
Electricians
General plant maintenance and
operators
Welding / Boiler making

And many more...

NOT IN SCOPE

Builders, Plumbers / Commercial Plumbers, Fire Detection / Suppression works, Dam Constructions, Labour Hire, Pile Driving, Roofing Contractors, Window Cleaners, Scaffolding, Shopping Centre Cleaners, Playground Manufacture & Installation, Underpinning, Crane Operation, Hire & Maintenance, Riggers, Doggman, Offshore Works, Transmission Line or Distribution Line works / clearing.

OPTIONAL EXTENSIONS AVAILABLE

Errors and/or Omissions
Faulty Workmanship
Driving Risk

Removal / Weakening Supports
Loss of Keys
Statutory Liability

Rip & Tear
North American Exports
(upon request)

TRADES TEAM

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THE BARN ENVIRONMENTAL IMPAIRMENT LIABILITY.



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FIXED SITE ENVIRONMENTAL IMPAIRMENT LIABILITY (ELL)
CONTRACTORS POLLUTION LIABILITY (CPL)
UP TO \$5M ANY ONE OCCURRENCE IN THE ANNUAL AGGREGATE
100% UNDERWRITTEN BY LLOYD'S

The Barn's Environmental Liability product offers an insurance program providing bodily injury, property damage and clean-up costs resulting from a release of pollutants from, at, under, or migrating through or from real property owned, managed by, leased or rented to the insured.

Cover can be offered for an insured's single location or on a portfolio basis. Multiple coverage parts allow for unique customisation, including coverage for transportation pollution, business interruption and products pollution. Cover includes legal liability for clean-up costs, legal expenses and compensation to third parties resulting from environmental damage, including emergency and restoration costs.

RISK APPETITE

Manufacturing - Commercial and residential property owners - Hotels and hospitality - Recycling and waste management facilities - Transport and logistics.

COVER	PUBLIC LIABILITY POLICY	PROPERTY POLICY	EIL POLICY
Third-party property damage and bodily injury arising out of a pollution event	✓ Sudden & accidental coverage only	✗	✓
On-site first-party clean-up costs	✗	✓ Restricted to debris removal, often sub-limited	✓
Statutory liability arising from gradual pollution	✗	✗	✓
Statutory liability arising from sudden & accidental pollution	✗ Unless optional extension provided	✗	✓
Gradually occurring pollution	✗	✗	✓
Biodiversity damage	✗	✗	✓
Mitigation costs to respond to an imminent threat	✗	✗	✓
Emergency response costs	✓ Third-party, sudden & accidental coverage only	✗	✓
First-party business interruption loss arising out of pollution or environmental damage	✗	✓ Sudden & accidental or named peril only	✓

EIL TEAM

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