



# KEYSTONE

Thinking  
Underwriters



# KEYSTONE

**Keystone's goal is to deliver outstanding service, quality products and exceptional security.**

**We aim to offer insurance solutions and business partnerships unmatched in today's marketplace.**

Keystone believes that to be successful there needs to be a true understanding of customers. We strive to be known as Thinking Underwriters who listen intently to the needs of clients. The aim is to offer insurance solutions and business partnerships unmatched in today's marketplace through deep-rooted principles of outstanding service, quality products and exceptional security.

Keystone has a no-nonsense approach to business, that is, we call it as we see it and are decisive. There are no apologies for underwriting for profit, since Keystone intends to be part of the Australian insurance landscape for many years to come. Equally important is to provide the ability for supporting brokers to speak directly to decision makers.

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## Accident and Sickness

Accident and Sickness insurance provides a lump sum benefit due to death or permanent disability arising from an injury, and weekly benefits for temporary total disablement arising from injury or sickness.

### What does this cover include?

The following occurrence-based policies are available:

- ✓ Individual Personal Accident and Sickness Insurance - covers lost earnings in the event of accidental injury and/or sickness. Cover can also be included for a lump sum benefit in the event of death or permanent disablement
- ✓ Journey Accident Insurance - covers employees for accidental death and/or accidental injury, only whilst travelling directly between their place of residence and their place of employment, or whilst travelling for work related purposes
- ✓ Voluntary Workers' Accident Insurance - covers employees for accidental death and/or accidental injury, only whilst performing voluntary work on behalf of the proposed insured

### Key Benefits

- › Ability to package with other products
- › Individual quotes or scheme solutions
- › Limits up to \$250,000 for Accidental Death
- › Weekly benefits up to \$2,000 for Accident or Sickness
- › A wide range of automatic and optional extensions available

### Preferred Risks

- \* Individuals
- \* Volunteers

## Public and Products Liability

Public and Products Liability insurance covers claims against an insured for personal injury or property damage that occur in connection with an insured's business activities or products.

### What does this cover include?

- ✓ An occurrence-based Public and Products Liability policy wording

### Key Benefits

- › Ability to package with other products
- › Individual quotes or scheme solutions
- › Limits up to \$20,000,000
- › A wide range of automatic and optional extensions available
- › Excess layers also available

### Preferred Risks

- \* Beauty Products and Cosmetics
- \* Manufacturers incl Imports
- \* Miscellaneous Risks
- \* Motor Trades
- \* Recruitment
- \* Trades
- \* White Collar Occupations
- \* Wholesalers incl Exports

## Life Science Insurance

Life Science insurance covers companies from pre-revenue start-ups, all the way through to fully established trading companies. Our Life Science combined policy provides insurances for manufacturers, distributors, and wholesalers of products from skincare products to implantable devices, as well as for research and development companies.

### What does this cover include?

A comprehensive policy offering with the following coverages:

- ✓ Public Liability
- ✓ Professional Indemnity
- ✓ Medical Malpractice
- ✓ No Fault Compensation Clinical Trials
- ✓ Product Liability
- ✓ Legal Liability Clinical Trials

### Key Benefits

- › **Product recall costs**
- › **Research and development restoration costs**
- › **Barcode restoration costs**
- › **Vendor additional Insured sub limit**
- › **Reputational damage costs**
- › **Abuse and harassment Liability**
- › **Sub-limit for goods in care, custody and control**
- › **Limits up to \$20,000,000**
- › **Worldwide jurisdiction, including North America**

### Preferred Risks

- \* Nutraceuticals including Food and Supplements
- \* Pharmaceutical Ingredients
- \* Biotechnology
- \* Contract Research Organisations or Clinicians
- \* Medical Devices – including Wearables and Implantables
- \* Research and Development
- \* Laboratories
- \* Skincare including Beauty, Cosmetics and Suncream
- \* Clinical Trials – Phase I (first in man) to Phase III
- \* Veterinary Products
- \* FemHealth
- \* Medical Cannabis

## Commercial Specialists

Commercial specie insurance covers several types of businesses or organisations that deal in specie items.

### What does this cover include?

A combined Commercial Specialists wording that includes:

- ✓ Property damage
- ✓ Fire
- ✓ Theft
- ✓ Money
- ✓ Glass replacement
- ✓ Sendings and transit
- ✓ Exhibitions and shows
- ✓ Entrustments

It can also include cover for business interruption and public liability where required.

### Preferred Risks

- \* Fine Art Dealers
- \* Jewellers
- \* Museums
- \* Pawnbrokers

## Private Collectibles and Valuables

Private Collectibles and Valuables insurance covers a wide range of items in the home, in storage, in a vault, or at a third-party location such as an office, in a gallery, or with an art rental service.

### What does this cover include?

- ✓ Fire
- ✓ Theft
- ✓ Accidental Damage
- ✓ Worldwide cover is available for jewellery and watch pieces that are worn

A combined Private Collectibles and Valuables wording providing cover as required for:

- ✓ Private Artwork and Collectibles
- ✓ Private Jewellery and Valuables
- ✓ Vault storage
- ✓ Transit
- ✓ Exhibitions (privately owned artworks)

### Preferred Items

- \* Robust outdoor sculpture to fragile glassware and ceramics, stamps, paintings, wine collections, and more
- \* Jewellery and watches, bullion, coins and banknotes, and loose precious stones
- \* These collections may be privately owned or form part of investments in superannuation funds



**Keystone provides cutting edge products combined with superior service.**

## Allied Health

Allied Health insurance covers claims against an insured which result from an alleged breach of professional duty for healthcare services owed to a third party.

### What does this cover include?

- ✓ A combined claims-made Civil Liability Professional Indemnity and Public and Products Liability wording

### Key Benefits

- › Ability to package with other products
- › Individual quotes or scheme solutions
- › Limits up to \$20,000,000
- › A wide range of automatic and optional extensions available
- › Reinstatement of the Limit of Liability
- › Unlimited Run-Off cover

### Preferred Risks

- \* A broad range of Allied Health modalities
- \* Medical Establishments
- \* Medical Recruitment

## Association Liability

Association Liability covers non-profit entities for claims of wrongful management, employment practices breaches (wrongful dismissal or discrimination), crime (theft by employees or third parties), tax audit, and statutory liability (fines and penalties).

Current estimates indicate that there are 600,000 not-for-profit organisations operating in Australia, and 60,000 are registered with the Australian Charities and Not-for-Profits Commission (ACNA). This product is tailored for these not-for-profits.

### What does this cover include?

A combined claims-made wording with the following insuring clauses:

- ✓ Professional Liability
- ✓ Management Liability
- ✓ Association Liability
- ✓ Employment Practices Liability
- ✓ Crime
- ✓ Superannuation Trustees Liability

### Key Benefits

- › Ability to package with other products
- › Six coverage sections with separate limits
- › Individual quotes or scheme solutions
- › Limits up to \$10,000,000
- › A wide range of automatic and optional extensions available

### Preferred Risks

- \* Charities
- \* Community Groups

## Cyber Liability

Cyber Liability insurance covers claims against an insured arising from a data breach, business interruption losses, and remediation costs following an actual or threatened data breach.

### What does this cover include?

A combined policy wording with the following coverages:

- ✓ Computer System Security Failure
- ✓ Cyber Business Interruption Costs
- ✓ Cyber Claim Defence Costs
- ✓ Cyber Emergency Services
- ✓ Cyber Extortion Event
- ✓ Data Breach
- ✓ Media Claim Defence Costs
- ✓ Regulatory Investigation

### Key Benefits

- › Ability to package with other products
- › Individual quotes or scheme solutions
- › Limits up to \$250,000

### Preferred Risks

- \* Small/Medium sized companies with an annual turnover of up to \$5,000,000

## Financial Institutions

Financial Institutions insurance protects finance professionals exposed to the risk of litigation from regulators, investors and clients.

### What does this cover include?

The following claims made based policies are available:

- ✓ Investment Managers' Insurance – specifically for investment and fund managers
- ✓ Professional Liability Insurance
- ✓ Directors' and Officers' Liability Insurance
- ✓ Crime Insurance
- ✓ Excess of Loss Layers

### Key Benefits

- › Broad product offering consisting of Professional Liability, Directors' and Officers', and Crime
- › A wide range of automatic and optional extensions available
- › Excess layer capabilities

### Preferred Risks

- \* Corporate Advisors
- \* Family Offices
- \* Fund Managers
- \* Investments Managers
- \* Private Equity Firms
- \* Securities Brokers
- \* Venture Capital

## Management Liability

Management Liability insurance is specifically for private companies and covers claims of wrongful management, employment practices breaches (wrongful dismissal or discrimination actions), crime (theft by employees or third parties), tax audit, and statutory fines and penalties.

There are approx. 2.3 million active businesses in Australia and 97% are employing less than 19 people on current estimates. Management Liability insurance is designed specifically for these businesses.

### What does this cover include?

A claims-made combined policy wording with the following insuring clauses:

- ✓ Management Liability
- ✓ Company Liability
- ✓ Company Employment Practices Liability
- ✓ Crime
- ✓ Superannuation Trustees Liability

### Key Benefits

- › Ability to package with other products
- › Five coverage sections with separate limits
- › Individual quotes or scheme solutions
- › Limits up to \$5,000,000
- › A wide range of automatic and optional extensions available

### Preferred Risks

\* Small/Medium sized companies with an annual turnover of up to \$5,000,000

## Legal Expenses

Legal Expenses insurance covers unexpected legal issues that are generally not already covered by other insurance policies.

### What does this cover include?

- ✓ Commercial Contract Disputes
- ✓ Criminal Prosecution
- ✓ Employment Disputes
- ✓ Property Disputes
- ✓ Data Protection
- ✓ Statutory Licence
- ✓ Employee's Breach of Restrictive Covenants
- ✓ ATO Tax Investigation Protection

### Key Benefits

- › Ability to package with other products
- › Individual quotes or scheme solutions
- › Limits up to \$200,000

### Preferred Risks

\* Small/Medium sized companies with an annual turnover of up to \$5,000,000

## Information Technology

Information Technology Professional Indemnity insurance covers claims against an insured which result from an alleged breach of professional duty owed to a third party in the provision of information technology services.

Information Technology General Liability insurance covers claims against an insured for personal injury or property damage that occur in connection with the provision of information technology services.

### What does this cover include?

- ✓ A tailored claims-made Civil Liability Professional Indemnity policy wording and a tailored occurrence based Public and Products Liability policy wording

### Key Benefits

- › Limits up to \$10,000,000
- › A wide range of automatic and optional extensions available

### Preferred Risks

\* Small/Medium sized companies with an annual turnover of up to \$5,000,000

## Professional Indemnity

Professional Indemnity insurance covers claims against an insured which result from an alleged breach of professional duty owed to a third party.

### What does this cover include?

- ✓ A claims-made Civil Liability Professional Indemnity wording

### Key Benefits

- › Ability to package with other products
- › Individual quotes or scheme solutions
- › Limits up to \$10,000,000
- › A wide range of automatic and optional extensions available
- › Costs and expenses in addition to the limit as standard
- › Excess layers also available

### Preferred Risks

- \* Advertising/Marketing Consultants
- \* Management Consultants
- \* Miscellaneous Risks
- \* Real Estate
- \* Recruitment

## Schemes

Keystone can provide tailored scheme solutions for a vast number of industries and client types. Our risk appetite spans across 1,500 different occupations and we can partner with you exclusively to provide a multi-product offering that only your clients can access.

With direct access to decision makers, quick and considered changes to coverage can be made to match your clients or industry body's needs providing you always with a market leading solution to help retain and attract clients.

Our market leading broker portal KeyQuote can help make this process even easier and can easily be set up to allow your clients to quote, bind and receive their policy documents directly from your own website.

### We have the ability to:

- ✓ Provide exclusive pricing and bespoke coverage;
- ✓ White label policy wordings and declaration forms;
- ✓ Offer DIC/DIL coverage on portfolio transfers;
- ✓ Streamline administration duties;
- ✓ Include multiple products to provide a one-stop solution.

### We can provide seamless cover across a host of products including:

- ✓ Professional Indemnity & IT
- ✓ Medical Malpractice / Allied Health
- ✓ Association Liability
- ✓ Public & Products Liability
- ✓ Management Liability
- ✓ Accident & Sickness
- ✓ Cyber
- ✓ Legal Expenses
- ✓ Tax Audit
- ✓ Property



## Why Keystone

Keystone's goal is to deliver outstanding service, quality products and exceptional security. We aim to offer insurance solutions and business partnerships unmatched in today's marketplace.

Keystone relies on the security of Lloyd's of London. Lloyd's has been a pioneer in insurance, and over 325 years, has grown to become the world's leading market for specialist insurance.

Keystone underwriters possess the skills and expertise to individually tailor policies to the specific needs of your clients. This provides comprehensive cover at a competitive price.

We are a proud member of the Underwriting Agencies Council (UAC).




**Keystone proudly underwrites exclusively on behalf of Certain Underwriters at Lloyd's**



*Lloyd's enjoys an AA- rating from S&P Global, AA- from Fitch, A+ from A.M. Best, and AA- from Kroll Bond. These ratings are correct as of 12th December 2024.*

**AA- AA- A+ AA-**



**Keystone is an underwriting agency offering a fresh approach to insurance solutions for the SME broker and their clients.**



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