



Liability

Our team of experienced Liability specialists are dedicated to providing tailored solutions to meet your needs.

Pen's Liability team offers both breadth and depth across general, hospitality, property and environmental liability classes. With extensive experience across manufacturing, construction, hospitality, and wholesale sectors, our underwriters combine market knowledge with international placement access.

With broad appetite for complex underwriting occupations we can provide innovative and cost-effective solutions for emerging risks — helping brokers stay ahead of client demands in an evolving liability landscape.

Cover Available

We offer market leading coverage across the following classes:

- \$20 million for Primary
- \$30 million for Excess of Loss (XOL)
- \$25 million for Environmental Impairment Liability (EIL)
- \$10 million for Asbestos Liability
- Optional extensions for Product Recall expenses, Errors & Omissions (E&O), and Care, Custody and Control (CCC)

Target risk and Industry Appetite

Our broad and evolving appetite caters to a wide range of complex occupations, including:

Manufacturing

- Food & Beverage Manufacturing
- Machinery & Equipment Manufacturing
- Metal Product Manufacturing
- Non-Metallic Mineral Product Manufacturing
- Plastics, Rubber & Fibreglass Manufacturing

Transport & Storage

- Road Transport
- Storage
- Services to Transport

Wholesale & Retail

- Clothing, Furniture & Floor Covering
- Garden Equipment
- Meat, Seafood, Fruit and/or Vegetable
- Electrical & Electronic Equipment
- Machinery & Equipment
- Motor Vehicle New Parts Dealing & Motor Vehicle Wholesale
- Machinery And Motor Vehicle Wholesaling

Construction & Trades

- Single & Annual projects
- Site Preparation Services
- Electrical Services
- Residential & Non-Residential Building
- Construction Services
- Roads & Bridges
- Construction of Commercial Buildings
- Renewable Energy & Solar

Hospitality & Accommodation

- Pubs
- Licensed Clubs
- Accommodation Risks
- Café & Restaurants (Licensed & Non & Licensed)
- Theatres

Recent wins

<i>Sales and installation of lifts and platforms for commercial and residential use</i>	<i>Water Treatment Services, Equipment Sales & Repairs</i>	<i>Liability for importer, retailer and fitter of tyres including re-grooving</i>	<i>Motor vehicle engineer, sales Of engine Spare parts, mechanical repairs</i>
<i>Sales & Repairs on Vehicles, Machinery, Heavy Trucks And Marine equipment</i>	<i>Engineering company servicing the mining sectors</i>	<i>Import and wholesale of new automotive spare parts</i>	<i>Residential Building Construction</i>
<i>Iron Ore Mining Contractors (above ground)</i>	<i>Electrical Services, including Solar Works</i>	<i>Bottling Plant and Packaging of Alcoholic and Non-Alcoholic drinks</i>	<i>Large construction operations including design and construct maintenance contractors, project and construction managers</i>
<i>Hotel & Bottle shop group</i>	<i>Large regional RSL club</i>	<i>Pub and Brewery in regional NSW</i>	<i>Licensed hotel, motel & bottle shops</i>

About Pen Underwriting

Over the past decade, Pen Underwriting has become a prominent insurance underwriting agency. Operating from our offices in Sydney, Brisbane, and Melbourne, we specialise in providing coverage for complex risks across a wide array of products and industries. Our dedication to service excellence and focus on building enduring partnerships have cemented our reputation as a trusted underwriting agency.

Our team of experienced Liability specialists have the capability to develop exclusive products designed for both established and emerging broker portfolios. By leveraging our strong, well-established relationships in the London and international insurance markets, we consistently secure the most effective and innovative solutions for our clients.

Reach out to our experts

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Disclaimer

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