



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

ABILITY TO SOURCE ADDITIONAL CAPACITY IF REQUIRED

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 COMMERCIAL STRATA.



CAPACITY UP TO 30,000,000 PER RISK
100% CAPACITY OR CO-INSURANCE SUPPORT
DEDICATED COMMERCIAL STRATA WORDING
100% UNDERWRITTEN AT LLOYD'S
IN-HOUSE CLAIMS MANAGEMENT

Our Commercial Strata policy is designed for predominantly commercial occupancies. We can consider mixed-use properties with up to 50% residential exposure; however, risks with a greater residential component fall outside our appetite.

RISK APPETITE

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SECTIONS OF OUR COMMERCIAL STRATA POLICY

- Property Damage
- Consequential Loss
- Electronic Equipment
- Machinery Breakdown
- Crime
- Public Liability

Also available with General Liability Cover:

- Government Audit Costs
- Legal Expenses
- Office Bearers' Liability
- Environmental Impairment Liability

PROPERTY TEAM

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THE BARN VACANT PROPERTY PACKAGE.



UNDERWRITING AGENCY

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SPECIFICALLY DESIGNED FOR 'SME' VACANT PROPERTIES / OWNERS

UP TO \$3M ASSET VALUES

LIABILITY LIMITS UP TO \$20M AVAILABLE

LEGAL EXPENSES INDEMNITY LIMIT OF \$250K AS AN AUTOMATIC BENEFIT

BESPOKE VACANT PROPERTY OWNERS WORDING

Our Vacant Property solution provides comprehensive protection for 100% vacant commercial buildings. Choose from a Property & Liability package or mono-line Property cover, with a range of optional extensions and competitive pricing to suit your clients' needs.

RISK APPETITE

WE TARGET 100% VACANT COMMERCIAL PROPERTIES.

OCCUPATIONS THAT ARE NOT WITHIN SCOPE INCLUDE:

Night Clubs	Golf Courses	Greenhouses
Pubs	Churches	Structures with Solar Panels
Leisure Centres	Hospitals or care homes	Recycle Centres
Cinemas	Hotels, Motels & Resorts	Vehicle Impound Lots
Bingo Halls	Sport Stadiums	Military sites
Schools	Vacant structures on islands with no	
Yurts	247/365 fire access via road	

WHAT PROTECTION CAN VACANT PROPERTY INSURANCE PROVIDE?

STANDARD INCLUSIONS:

Fire
Lightning
Explosion
Aircraft (FLEA)

ADDITIONAL OPTIONS:

Impact Damage
Storm, Tempest and/or
Water Damage
Vandalism

LIABILITY COVERAGE OPTIONS:

Liability Limits up to \$20M available with an additional benefit of \$250k Legal Expenses coverage.

VACANT PROPERTY TEAM

Managed by The Barn's Property Team.

For general inquiries, please contact us at:

hello@thebarnagency.com.au

THE BARN SPECIALTY COMMERCIAL BUSINESS PACKAGE.



COMBINED PROPERTY & GENERAL LIABILITY

- PROPERTY - CAPACITY UP TO \$5,000,000 (SINGLE LOCATION ONLY)
- LIABILITY - UP TO \$30,000,000 LIMITS AVAILABLE

SPECIALTY COMMERCIAL BUSINESS PACKAGE POLICY WORDING

100% UNDERWRITTEN AT LLOYD'S

IN-HOUSE & LOCAL CLAIMS MANAGEMENT

RISK APPETITE

HIGHER HAZARD

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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 \$30,000,000 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	Loss of Keys	North American exports cover available upon request.
Errors and/or Omissions	Product Recall Expenses	
Faulty Workmanship		

LIABILITY TEAM

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THE BARN SPECIALTY TRADES.



UNDERWRITING AGENCY

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UP TO \$30,000,000 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.



**FIXED SITE ENVIRONMENTAL IMPAIRMENT LIABILITY (ELL)
CONTRACTORS POLLUTION LIABILITY (CPL)
UP TO \$10M 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	X	✓
On-site first-party clean-up costs	X	✓ Restricted to debris removal, often sub-limited	✓
Statutory liability arising from gradual pollution	X	X	✓
Statutory liability arising from sudden & accidental pollution	X Unless optional extension provided	X	✓
Gradually occurring pollution	X	X	✓
Biodiversity damage	X	X	✓
Mitigation costs to respond to an imminent threat	X	X	✓
Emergency response costs	✓ Third-party, sudden & accidental coverage only	X	✓
First-party business interruption loss arising out of pollution or environmental damage	X	✓ Sudden & accidental or named peril only	✓

EIL TEAM

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