the barn

UNDERWRITING AGENCY

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.

the barn
UNDERWRITING AGENCY

hello@thebarnagency.com.au
thebarnagency.com.au

CAPACITY UP TO $30M 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	MEDIUM HAZARD	LOW 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.	Adhesives & sealants - Boutique accommodation - Commercial Printers - Commercial property owners - Cosmetics manufacturers - Hardware shops & supplies - Nurseries - Warehousing and storage.	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

TOBY SALMON
Managing Director
Deputy CEO
toby@thebarnagency.com.au
0405 206 842

ANAND NARAYANAN
Group Underwriting Manager
Property
anand@thebarnagency.com.au
0451 560 016

NEIL DAVIDSON
The Barn Property Manager
neil@thebarnagency.com.au
0481 688 478

JOANNA HAYES
The Barn Property Manager
joanna@thebarnagency.com.au
0416 268 821

LIAM WOOD
Senior Underwriter - Property
liam@thebarnagency.com.au
0406 977 770

BEN EVANS
Senior Underwriter - Property
ben@thebarnagency.com.au
0420 646 346

KATIE BOURTON
Underwriter - Property
katie@thebarnagency.com.au
0431 380 690

BLAINE GWINNELL
Underwriter – Property
blaine@thebarnagency.com.au
0426 608 893

CHARLIE RAWARD
Underwriter - Property
charlie@thebarnagency.com.au
0401 374 524

BRIANNA BAIRD
Underwriter – Property
brianna@thebarnagency.com.au
0468 907 603

ROSIE AHMED
Underwriter – Property
rosie@thebarnagency.com.au
0452 456 850

ISOBEL LEWIS
Assistant Underwriter - Property
isobel@thebarnagency.com.au
0405 145 238

HARRY MAHER
Trainee Underwriter – Property
harry@thebarnagency.com.au
0452 456 075

LOUIS STELZER
Operations Administrator
louis@thebarnagency.com.au

THE BARN
COMMERCIAL STRATA.

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UNDERWRITING AGENCY

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CAPACITY UP TO $30M 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

HIGHER HAZARD	MEDIUM HAZARD	LOW HAZARD
Bakeries - Chemicals manufacture & storage - Cold storage facilities - Fibreglass manufacturers - Food Manufacturing & processing - High load & hazardous storage - Meat, seafood & smallgoods wholesalers - Multi-tenancy - Ski lodges, Backpackers & Resorts.	Adhesives & sealants - Commercial Printers - Cosmetics manufacturers - Hardware shops & supplies - Warehousing and storage.	Accommodation - Education facilities - Importers & wholesalers - Low hazard manufacturing - Offices - Multi tenancy retail outlets - Structural Metal fabricators.

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

KATIE BOURTON
Underwriter - Property
katie@thebarnagency.com.au
0431 380 690

BLAINE GWINNELL
Underwriter – Property
blaine@thebarnagency.com.au
0426 608 893

BRIANNA BAIRD
Underwriter – Property
brianna@thebarnagency.com.au
0468 907 603

THE BARN
VACANT PROPERTY PACKAGE.

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

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.

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COMBINED PROPERTY & GENERAL LIABILITY
- **PROPERTY - CAPACITY UP TO $5M (SINGLE LOCATION ONLY)**
- **LIABILITY - UP TO $30M 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

CHARLIE RAWARD
Underwriter - Property
charlie@thebarnagency.com.au
0401 374 524

THE BARN
GENERAL LIABILITY.

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thebarnagency.com.au

UP TO $30M 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
Accommodation
Agricultural Chemicals
Beauty & Complimentary Therapists
Caravan / Trailer Manufacturers
Chemical manufacturers, wholesalers & distributor
Engineering
Food & Beverage Manufacturing
Fruit & Vegetable Markets
GL for Professionals
Import/Export
Manufacturing
Material Handling Equipment
Mining equipment and consumables
Property Owners including Vacant Properties / Vacant Land
Plant & machinery contractors, manufacturers, wholesalers & retailers
Project Managers / Site Supervisors
Smallgoods Manufacturing, wholesaling & retailing
Retail
Security Contractors
Supermarkets
Timber products incl frames / Roof trusses
Transport Operators
Waste & Recycling
Warehousing
Stockfeed Manufacturing / Wholesaling
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
Errors and/or Omissions
Faulty Workmanship
Loss of Keys
Product Recall Expenses
North American exports cover available upon request.

LIABILITY TEAM

SHANE GOLDING
Managing Director
Group Head of Casualty
shane@thebarnagency.com.au
0435 028 579

KALEB FORSTER
Underwriter – Liability
kaleb@thebarnagency.com.au
0412 934 100

MATTHEW WEIGHT
Underwriter – Liability
matt@thebarnagency.com.au
0426 411 622

CAITY BOWER
Underwriter – Liability
caity@thebarnagency.com.au
0459 777 714

LACHLAN TYRRIL
Assistant Underwriter - Liability
lachlan@thebarnagency.com.au
0434 921 821

COOPER WRIGHT
Assistant Underwriter - Liability
cooper@thebarnagency.com.au
0497 510 662

WILLIAM BARNES
Trainee Underwriter – Liability
william@thebarnagency.com.au
0414 036 194

THE BARN
SPECIALTY TRADES.

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hello@thebarnagency.com.au
thebarnagency.com.au

UP TO $30M 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

SHANE GOLDING
Managing Director
Group Head of Casualty
shane@thebarnagency.com.au
0435 028 579

MATTHEW WEIGHT
Underwriter – Liability
matt@thebarnagency.com.au
0426 411 622

THE BARN
ENVIRONMENTAL IMPAIRMENT LIABILITY.

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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

SHANE GOLDING
Managing Director
Group Head of Casualty
shane@thebarnagency.com.au
0435 028 579

KALEB FORSTER
Underwriter - Liability
kaleb@thebarnagency.com.au
0412 934 100

LETS TALK.

1300 902 210

hello@thebarnagency.com.au

THE BARN UNDERWRITING AGENCY

Sydney
Level 3, 11 Young St, Sydney NSW 2000

Melbourne
Suite 3, Level 6, 10 Queen St, Melbourne VIC 3000

Brisbane
Suite 1904, Level 19, 10 Eagle St, Brisbane QLD 4000

Perth
Suite 21, Level 28 140 St Georges Terrace, Perth WA 6000

ABN 15 625 224 642 | AFSL 509709

thebarnagency.com.au