



Product and Underwriting Appetite

NM Insurance Pty Ltd

March 2023



Land



Load



Sea

NM Insurance

A leading insurance agency operating across Australia and New Zealand, NM Insurance encompasses a stable of specialist insurance brands across marine, motorcycling, caravanning and cargo. Through market leading cover, trusted security, great customer experience and claims support, we align our expertise with your aspirations. Because it's your journey, but NM Insurance is along for the ride.

NM Insurance encompasses a team of over 80 insurance experts and specialists, across a network of offices in Australia and New Zealand. Dynamic and helpful, our staff control full cycle insurance operations, including transactional customer service, underwriting and claims facilitation. NM Insurance also provides support services for our business partner network. Backed by Zurich Australian Insurance Ltd we offer trusted security and pride ourselves on the strength of our industry partnerships.

NM Insurance holds full binding and claims payment authority with Zurich Australian Insurance Ltd across Australia and New Zealand. This allows NM Insurance to dynamically develop and deliver a range of trusted insurance products and services to market, across both direct retail and broker and advisor distribution channels. NM Insurance holds an Australian financial services licence, is a New Zealand registered Financial Service Provider and strictly adheres to all regulatory requirements. Our insurer partner is a subscriber to and complies with, the Australian General Insurance Code of Practice, and New Zealand Fair Insurance Code.



Thousands of professional insurance advisers and brokers choose to work with NM Insurance. Our broker and advisor relationships are true partnerships, built on years of trust in our products and expert team. These partners trust the breadth of NM Insurance's products and claims support to recommend our products and services to their clients. NM Insurance also partners with trusted local and international brands in motorcycles, caravans and marine to deliver market-leading insurance products and services.

NM Insurance has always been a passionate supporter and advocate for the industries we work with and supply to. From partnering with peak bodies, to representation on various industry boards and working committees, through to leadership presentations at conferences, we are committed to supporting the industries and communities that support us.

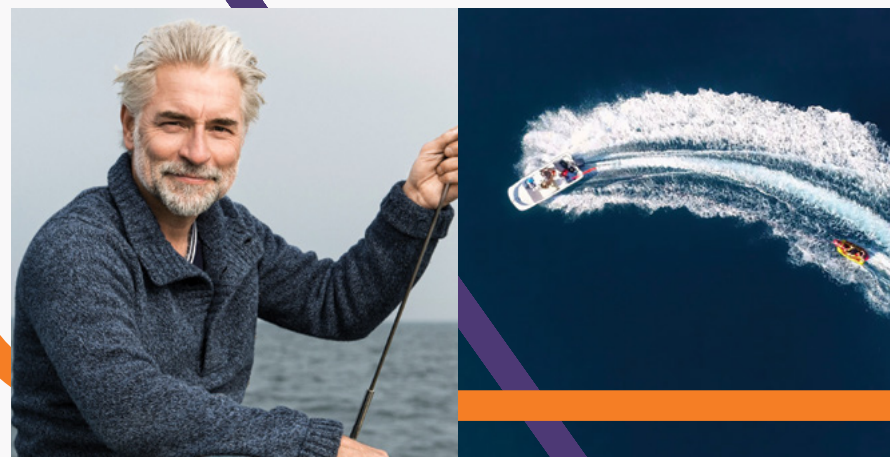
Nautilus Marine Insurance

Peace of mind on and off the water

Nautilus Marine Insurance provides cover for over 35,000 watercraft owners Australia wide, with an extensive marine insurance portfolio, and market leading claims service, we really have got you covered.



1300 780 533
customerservice@nautilusinsurance.com.au



Products	Appetite	Wording & Features	Delivery
Private Pleasure Craft	Small to Large recreational craft including Sailing Dinghies, Ski Boats, Yachts, Cruisers, Houseboats and PWC's (Jet skis).	Premium Pleasure Craft policy wording including automatic inclusion of waterskiing & aquaplaning activities. PWC specific wording. Broker endorsements standard including 3 year replacement on trailer craft.	Contact your local BDM or via our offices. customerservice@nautilusinsurance.com.au
Commercial Hull	Commercially operated boats that have an element of recreational / pleasure use. Charter Boats, Off beach Bare Boat Hire, Sail/Boat training.	Plain English accidental damage wording inclusive of Hull and Machinery / Liability.	Contact your local BDM or via our offices. commercialhull@nminsurace.com.au
Boating Industry Lines Property, Liability and Demonstration Risk	Businesses aligned to the private pleasure craft boating industry, including repairers, marinas, yacht clubs, boat builders, retailers and chandlers.	Business Package, ISR, Boating Industry Marine Trades liability wording.	Via local BDM and into Commercial Team based in North Sydney. commercial@nminsurace.com.au

Proteus Marine Insurance

Specialists in marine insurance

Specialists in commercial marine cargo, hull and marine liability exposures and risk solutions.



1300 767 231
customerservice@proteusinsurance.com.au



Products	Appetite	Wording & Features	Delivery
Cargo	Multi-modal cargo for importers, exporters, and local sellers, producers and distributors.	Institute Clauses and extensive cover enhancements. Online quote portal.	Online quote and bind, contact BDM or dedicated UW team. customerservice@proteusinsurance.com.au
Carriers	General road freight carriers, metropolitan, linehaul, bulk cargo, livestock carriers, heavy haulage, mail contractors.	Comprehensive all risk / accidental damage wording with optional liability / defense cover.	Contact BDM or dedicated team. customerservice@proteusinsurance.com.au
Commercial Hull & Ship Builders Risks	Commercial vessels, barges, ferries, and tugs. Vessel construction.	Plain English or Institute Clauses including Increased Value. Protection and Indemnity available.	Contact BDM or dedicated team. customerservice@proteusinsurance.com.au
Ship Repairers / Marine & General Liability	Commercial marine industries, ship repairing activities, marina operators and other marine services. Marina operators & fisherman's co-op, port & terminal operators.	Broad-form style combined marine and general liability policy.	Contact BDM or dedicated team. customerservice@proteusinsurance.com.au

National Motorcycle Insurance

Protect your most treasured asset

A specialist industry leading wording to complement our suite of leisure products.



1300 960 437

info@nationalmotorcycleinsurance.com.au



Products	Appetite	Wording & Features	Delivery
On-Road Motorcycles	Private use production bikes up to 30 years of age. Maximum Sum Insured \$75,000. Touring, Sports, Cruisers, Scooters.	Specific on road wording. 2 Years new for old Replacement Cover. Rider Plus Cover. Lay-Up available. \$20 Million Legal Liability Cover. Riding Gear Cover - Up to \$3,000. Agreed Value Option.	Online and via BDM. Dedicated in-house underwriting and claims team. info@nationalmotorcycleinsurance.com.au
Off-Road Motorcycles	Unregistered or Recreational registered motorcycles. Private use production bikes up to 20 years of age. Maximum Sum Insured \$50,000. Motocross, Enduro, Quad and Kids Fun Motorcycles. Side by Side vehicles.	Specific off-road wording with Comprehensive or Fire and Theft option. 1 year New for Old replacement cover. Liability Cover Riding Gear Cover - Up to \$1,000. Loan Balance Assistance - Up to \$1,500. Accidental Damage Cover. Transit Cover.	Online and via BDM. info@nationalmotorcycleinsurance.com.au

Australian Caravan Insurance

Protect your most treasured asset

Our business partner's support is market leading, and we look forward to talking with you to continue doing business with you.



1300 940 767

info@austcaravaninsurance.com.au



Products	Appetite	Wording & Features	Delivery
Registered Caravans and Camper Trailers	<p>Production built up to 30 years of age.</p> <p>Maximum Sum Insured \$200,000.</p> <p>Excluding: Mobile Homes (RV's), Motor Vehicles, 5th Wheelers, Non Production Caravans, Cabins, Horse Floats and Trailers.</p>	<p>Comprehensive PDS.</p> <p>Agreed Value Wording.</p> <p>Auto Contents Cover \$2,000.</p> <p>Emergency Repairs \$1,000.</p> <p>Temporary Accommodation.</p> <p>\$20 Million Liability.</p> <p>Lay Up Cover Option.</p> <p>Flood Cover.</p> <p>Broker endorsements standard in wording.</p> <p>Hire out cover available.</p>	<p>Online and via BDM.</p> <p>Dedicated in-house underwriting and claims team.</p> <p>info@austcaravaninsurance.com.au</p>
On-site Caravans	<p>Production built up to 30 years of age.</p> <p>Maximum Sum Insured \$200,000.</p>	<p>Comprehensive PDS.</p> <p>Annex Cover - Hard & Soft.</p> <p>Auto Contents Cover \$2,000 with option to increase to \$5,000.</p> <p>\$20 Million Liability.</p> <p>Flood Cover.</p>	<p>Online and via BDM.</p> <p>info@austcaravaninsurance.com.au</p>

For any further information visit www.nminsurace.com.au

NM Insurance is an underwriting agency in Australia and New Zealand (Nautilus Marine Underwriting Agency, NZBN: 9429031454261, FSP: 388326) with binding and claims authority from Zurich Australian Insurance Limited. This allows it to enter into and arrange policies of insurance and handle settle claims made under them. Please read the relevant Australian Product Disclosure Statement and Target Market Determination at www.nminsurace.com.au or New Zealand Policy Wording at www.nminsurace.co.nz before buying or renewing insurance.



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Powered