



Product and Underwriting Appetite

NM Insurance Pty Ltd



 Land  Load  Sea

On the journey together

A leading insurance agency operating across Australia and New Zealand, NM Insurance encompasses a stable of specialist insurance brands with a focus on marine, motorcycling, caravanning and cargo. Our products and services are backed by an expert team whose deep knowledge delivers great experience and claims outcomes.



We value expertise at NM Insurance. Both the expertise of our specialist team and the expertise of those we partner with. We're on the journey with our broker partners and are here to help their businesses succeed and grow."

Lyndon Turner
Chief Executive Officer

Full cycle insurance operations

Our staff control full cycle insurance operations, including transactional customer service, underwriting, and claims.

Trusted partner

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 team.

Advocacy and support

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, to thought leadership presentations at conferences, we are committed to supporting the industries and communities that support us.

Support at scale

NM Insurance encompasses a team of over 90 insurance experts and specialists, across a network of offices in Australia and New Zealand.

Who we are

NM Insurance is proudly Trans-Tasman.

Our team of specialist insurance experts are as passionate about protecting your customers' assets as you are.



 **Our Office Locations**
Sydney | Melbourne | Brisbane | Perth | Auckland

 **Local Business Development Team**
Adelaide

\$500M+

IN CLAIMS PAID ACROSS AUSTRALIA AND NEW ZEALAND

9

INSURANCE BRANDS ACROSS AUSTRALIA AND NEW ZEALAND

100+

STAFF ACROSS AUSTRALIA AND NEW ZEALAND

1000+

CLAIMS SUPPORT PARTNERS ACROSS AUSTRALIA AND NEW ZEALAND

20

YEARS OF SUPPORTIVE BROKER PARTNERSHIPS AND MUTUAL GROWTH. CELEBRATING 20 YEARS IN 2025

5

OFFICES DELIVERING OUTSTANDING SERVICE WITH SUPPORT TO OUR BROKER PARTNERS AND MUTUAL CUSTOMERS

Product portfolio

Through specialist cover, trusted security, great customer experience, and efficient and empathetic claims support, we align our insurance expertise with the lifestyle aspirations and business needs of your clients.



NM Insurance Commercial Solutions

Marine business assets, cargo, commercial hull and marine liability are all highly specialised risks requiring a thorough approach to risk assessment and underwriting. You can rely on the specialist expertise of our NM Insurance Commercial Solutions teams to help protect the business needs of your clients.



NM Insurance Consumer Solutions

Whether your clients have a passion for the ocean or the open road, NM Insurance Consumer Solutions is here to secure their journey with our boat, motorcycle, and caravan insurance products.





Commercial Hull



Boat Dealers



Marine Wharves



Carriers

Solution

Our Commercial Vessel insurance is designed to provide a range of coverage options for operators of commercial vessels. Physical damage cover for vessels in-harbour, offshore energy support, tourism, and passenger charter vessels. Includes plain English policy wording or Institute Clauses and boat building risks.

Provides comprehensive coverage for businesses that are primarily involved in boat retailing and yacht broking. It covers all stock owned or on consignment. The policy includes material damage to land-based and water-based stock, and covers, demonstrations, testing of vessels, exhibitions, delivery, and private use by the insured or employees.

Marine Wharves, Piles, Jetties & Pontoons Insurance is a specialised policy that provides comprehensive cover for over water structures designed for berthing, storage, and service provision to watercraft, including fuel, water, power, and waste facilities. The term 'Marina' includes supporting piles, infrastructure, over water tanks, and ancillary tools and equipment. Wharves, piles, jetties, floating breakwaters, and pontoons are also covered under this definition.

Accidental damage cover including breakdown and mismanagement of refrigeration machinery, plus optional legal defence costs. Cover for legal defence costs is only available for carriers operating under insurer approved contracts.

Policy Wording

- **Nautilus Marine:** Commercial Boat Insurance
- **Proteus Marine:** Commercial Hull Insurance
- **Proteus Marine:** Commercial Hull Marine Insurance – Incorporating Institute Clauses

- **Nautilus Marine:** Commercial Boat Insurance

- **Nautilus Marine:** Wharves Piles and Jetties

- **Proteus Marine:** Carriers Load Insurance

Appetite

- Quality owners/operators with modern vessels/facilities in a risk-managed environment
- Australian-owned, flagged, or managed vessels in Australian waters

- Retail Dealerships of Private Watercraft

- Marine Wharves
- Piles
- Jetties
- Pontoons
- Water structures designed for berthing, storage, and service provision to watercraft, including fuel, water, power, and waste facilities
- Floating breakwaters

- General freight carriers
- Line haul
- Temperature-sensitive freight
- Bulk cargoes
- Heavy haulage/plant and machinery
- Mail and parcel contractors



Cargo



Fire Perils



Ship Builders Risk



Marine Trades Liability

Solution

Comprehensive multi-modal cargo coverage for importers, exporters, and local producers. Covers static risks incidental to transit and worldwide movements. Includes non-containerised, bulk, break-bulk, RO/RO, specialist, and temperature-controlled/perishable cargoes.

Provides cover for the physical assets and liabilities of boating industry businesses nationwide. Cover can be arranged under a Business Package or an Industrial Special Risks wording subject to underwriting criteria.

Provides material damage cover for construction of all vessels on which construction is commenced during the policy period, and an option to include Collision Liability during sea trials and testing.

With responsibility for watercraft and equipment in their care, custody and control, as well as the potential for claims by third parties for injury, or damage to their property arising from insured activities, this is an essential cover for boat and ship repairers. This policy also provides liability cover for marina owners and operators, boat and yacht clubs, boat dealers, boat builders and other businesses where boats are left in their care.

Policy Wording

- **Proteus Marine:** Annual Marine Cargo Marine Insurance
- **Proteus Marine:** Cargo Single Transit Overseas Insurance
- **Proteus Marine:** Single Transit Insurance (Within Australia)

- **Nautilus Marine:** Boat Industry Business Insurance

- **Nautilus Marine:** Boat Builders Institute Clause

- **Nautilus Marine:** Marine Trades Liability Insurance
- **Proteus Marine:** Marine Liability Insurance

Appetite

- General dry cargo, machinery, parts and equipment, vehicles, foodstuff, beverages, boats, cosmetics, temperature-controlled goods, bulk goods, clothing, home-wares
- Imports and exports of perishable cargo machinery (new and used) and electronic goods
- Construction materials, plant & machinery relocation

- Boat and ship repairers
- Marina owners and operator
- Boat and yacht clubs
- Boat dealers
- Boat builders

- Builders of Private Watercraft
- Ship repairing activities
- Marina operators and other marine services
- Marina operators & fisherman's co-op
- Port & terminal operators

- Boat and ship repairers
- Marina owners and operators
- Boat and yacht clubs
- Boat dealers
- Boat builders



Boat

Solution

Comprehensive coverage for individual boat owners, protecting their vessels, equipment, and liability needs.

Policy Wording

- **Nautilus Marine:** Personal Watercraft Insurance
- **Nautilus Marine:** Premium Pleasurecraft Insurance

Appetite

Small to Large recreational vessels including:

- Sailing Dinghies
- Ski Boats
- Yachts
- Cruisers
- Houseboats
- PWC's (Jet skis)



Bike

Comprehensive motorcycle insurance for on road and off road riders. Whether your client is a daily rider, a weekend enthusiast, or someone who enjoys escaping the city bustle, we have a range of insurance options to choose from.

- **National Motorcycle Insurance:** On Road
- **National Motorcycle Insurance:** Off Road

On-Road

- Cruisers, Tourers, Scooters, Road
- Private use production bikes up to 30 years of age
- Maximum Sum Insured \$75,000

Off-Road

- 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



Caravan

Comprehensive insurance for Caravans. Whether your client takes their Caravan on short holidays or yearlong adventures, we have a range of insurance options to choose from, ensuring they are protected wherever their travels take them.

- **Australian Caravan Insurance**

Registered Caravans and Camper Trailers

- Production built up to 30 years of age
- Maximum Sum Insured \$200,000

On-Site Caravans Appetite

- Production built up to 30 years of age
- Maximum Sum Insured \$200,000



Motorhome

Comprehensive insurance for your Motorhome. Whether your client takes their Motorhome on short holidays or yearlong adventures, we have a range of insurance options to choose from, ensuring they are protected wherever their travels take them.

- **Australian Caravan Insurance:** Motorhome Insurance

Registered Motorhomes

- Production built up to 15 years of age
- Maximum Sum Insured \$300,000
- Class B and Class C Motorhomes

Your Business Development Team

Contact your local Business Development Manager

National: Head of Client and Market Development

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Underwriting

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National Motorcycle Insurance

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Proteus Marine Insurance

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Claims

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Australian Caravan Insurance

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National Motorcycle Insurance

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Proteus Marine Insurance

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All Products Account Details

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Bank Westpac

BSB 033 095

A/C 596468

Name ZAIL Premium Trust Account

Credit terms : 60 Days

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

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