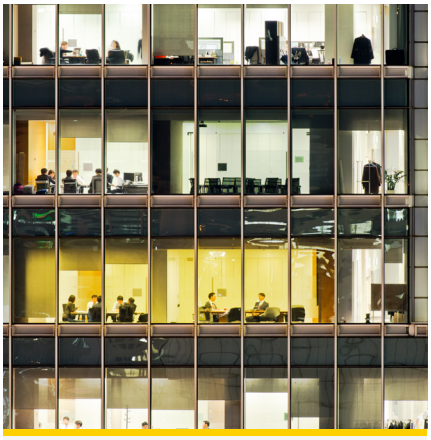


Property | Australia

Commercial Property insurance

Protecting commercial property from loss and damage

Property damage can have a devastating impact on any business. Liberty offers protection against the financial impact of repair costs, machinery breakdown, and the loss of revenue caused by business interruption.

Our property insurance solutions are tailored to meet the individual needs of every business and property owner, based on the quality of the individual risk and the information provided through the submission process. The outcome is customised, competitive terms combined with significant capacity.

Our clients benefit from two key initiatives, both designed to make things easier when life takes a turn for the worse:

Fast Track claims

We aim to Fast Track Commercial Property claims for losses less than AUD$100,000 where we are the lead or sole insurer. Upon receipt of all necessary information to substantiate a claim, we strive to complete any required adjustment and propose settlement within 24-72 hours (depending on complexity). In certain circumstances, we can even Fast Track claims with a limited business interruption component, meaning our service is unique in the Australian market.

Public relations services

Our commercial property clients have access (subject to certain conditions and in line with policy conditions) to the crisis management expertise of Intelligent Risks Pty Ltd (Intelligent Risks) in the event of a loss. Intelligent Risks helps the client deal with the media and regulatory enquiries in the immediate aftermath of a loss, so the business can get back on track as soon as possible.

Coverage

- Industrial special risks
- Machinery and electronic breakdown
- Business interruption

Capacity

- Up to AU$150m limit of liability
- Provide 100% or large lead line capacity

Liberty is here for you. **Today. Tomorrow. Together.**

For more information, please visit: **libertyinternational.com/au**

Find a Property team member in Australia

Office locations

Connect with Liberty

> Offering protection against the financial impact of repair costs, machinery breakdown, and the loss of revenue caused by business interruption



We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Preferred business segment

- Warehousing
- Manufacturing
- Technology
- Modern hotels, resorts and leisure centres
- Healthcare and retirement living
- Logistics and transportation
- High-rise strata
- Retail store chains and department stores
- Real estate – retail, office and industrial
- Wineries and breweries
- Golf clubs – private
- Infrastructure – airports, roads and water
- Financial and legal services
- Media and publishing

Why Liberty?

Specialist underwriting

Liberty's underwriters are focused, disciplined and consistent: we believe this is the best way to do business. Our specialists have the technical ability and market knowledge to provide tailored insurance products that respond to client needs.

They work closely with our risk engineers and claims team to deliver a superior service for brokers and clients, and they work hard to foster these relationships over the long term.

Proactive risk engineering

Risk engineering is fundamental to our underwriting strategy and the development of long-term relationships with brokers and clients. Our highly experienced risk engineers have an in-depth understanding across industries, adding value in both prebind and postbind phases.

They work collaboratively with clients to identify exposures, assess risks, provide recommendations on loss prevention and introduce new concepts for overall risk control.

Integrated claims

Our claims specialists have extensive experience handling complex claims locally and internationally. They work shoulder-to-shoulder with our underwriters to provide brokers and clients a premier level of service which has been recognised in independent industry surveys.

With a consistent and positive approach, it is always Liberty's objective to settle claims quickly, efficiently, and with the minimum of fuss.

Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.

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