



## Innovative Online Product from eSentry

### Combined Construction Policy incorporating Material Damage, Legal Liability & Professional Indemnity Insurance

eSentry's suite of online insurance products makes quoting and binding Contract Works Insurance elegantly simple - a real time saving solution! They are affordable and also provide you with an enhanced unique offering which sets eSentry apart from our competitors.

eSentry's Annual Contract Works and Single Project Contract Works insurance policies can be easily extended to include the new Section 3 coverage for Professional Indemnity. All three Sections (Material Damage, Legal Liability and Professional Indemnity) are issued under a single aligned policy. This means;

- > Coverage does not have the gaps common where separate policies are issued (and sometimes by different Insurers).
- > Your job is easier as you can still get a quote and bind cover by our simple on-line application process.

eSentry recognises that a typical builders activities may include some level of Professional Service for Project or Construction management. Unlike other insurers that only recognise 'Professional Service' when there is fee activities', as long as these activities are duly noted within the project's construction contract then we will deem these as Professional activities under our Professional Indemnity Basis of Coverage Definition.

With the exclusive security of one of the world's largest insurers, Tokio Marine & Nichido Fire Insurance Company (APRA approved and A M Best A++ Superior insurer), and broad and comprehensive policy wordings, brokers can be assured that they are getting a quality product at a competitive price.

## > Risk Appetite

- > Residential and Commercial Projects
- > Industrial and Institutional Projects
- > Office / Retail Fit-out and Refurbishment

## > Policy Benefits

- > Australian Standards DE4 compliant Wordings
- > Market Leading Sub-Limits
- > Options for either Run Off or Transfer basis Annuals Wordings
- > Automatic Temporary Structures Coverage
- > Add-on Professional Indemnity Section
- > Low Minimum premiums

## > Professional Indemnity Basis of Coverage Definition

Professional Services shall mean one or more of the following services conducted by or on behalf of the Named Insured:

- (a) design, including advice in relation to design, in accordance with all relevant building, construction or engineering codes and standards;
- (b) drafting;
- (c) technical calculation;
- (d) technical specification;
- (e) construction and project management;
- (f) programming and time flow management;
- (g) quantity surveying; and/or
- (h) land and engineering surveying;

provided always that it is performed by or under the direct supervision of:

- (i) a properly registered engineer, architect or surveyor;
- (ii) a quantity surveyor who is a member of the Australian Institute of Quantity Surveyors; or
- (iii) any other person providing a professional service of a skillful character according to an established discipline, appropriate to the professional services being performed or supervised.

Professional Services does not mean performance or supervision (where such supervision would normally be undertaken by a building contractor) of construction-related activities, either on-site or off-site, including temporary works, manufacture, assembly, installation, erection, maintenance or physical alteration of buildings, goods, products or property, programming, time flow management, environmental protection, workplace health and safety or industrial relations, by the Insured or its agent, where such performance or supervision is undertaken in the capacity solely as a building or engineering contractor.

For the purpose of this definition, construction and project management means the control, planning, administration, scheduling, evaluation and supervision of construction and completion of a project including the procurement and allocation of labour, materials and services where;

- the Named Insured is specifically remunerated by way of a fee for such service; or
  - the Named Insured has not been specifically remunerated by way of a fee for such service, but;
- (a) the Named Insured is the head contractor or the main contractor for that project;
  - (b) the contract the Named Insured has entered into for the purpose of the project contains provisions imposing on the Named Insured the responsibility for construction and project management; and
  - (c) there is no other construction and project manager or entity responsible for construction and project management for that project.

**Please refer to the Policy for the full Terms and Conditions.**

If you are looking for a second-to-none service and a wealth of industry experience and knowledge,  
contact eSentry on +61 2 8055 1607

To obtain an online quotation, simply register at our website and/or login to [esentry.com.au](http://esentry.com.au)

eSentry Underwriting Pty Ltd is an underwriting agent of the Insurer Tokio Marine & Nichido Fire Insurance Co., Ltd. (TMNFA) and acts under its own AFSL as agent of TMNFA

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