

Market Lane.

INSURANCE GROUP

CREATING THE NEXT GENERATION
OF INSURANCE BUSINESSES.

WE WANT TO PUSH THE ENVELOPE.
TO IMAGINE WHAT'S POSSIBLE.
TO DELIVER SOLUTIONS WHEN THEY ARE NEEDED MOST.

WELCOME TO MARKET LANE.

Market Lane Group represents the next generation of specialty commercial insurance underwriters in Australia.

*A fresh start. No smoke and mirrors. 100% independent and here for the long term.
A business that's great to deal with and makes a difference. No excuses.*

WHO WE ARE.

ESTABLISHED IN 2019, MARKET LANE INSURANCE GROUP WAS CREATED TO PROVIDE A CENTRAL PLATFORM TO DELIVER A DIVERSIFIED SUITE OF WORLD-CLASS SPECIALIST INSURANCE BUSINESSES TO THE INSURANCE MARKET.

WE ARE 100% INDEPENDENTLY OWNED AND HOLD AN AUSTRALIAN FINANCIAL SERVICES LICENSE (509709) FROM THE AUSTRALIAN SECURITIES AND INVESTMENT COMMISSION.

OUR PARTNERS

COVERHOLDER AT LLOYD'S

We are proud to be a Coverholder at Lloyd's, the world's specialist insurance and reinsurance market.

Lloyd's is the foundation of the insurance industry and the future of it. The Lloyd's market develops essential, complex and critical insurance needed to underwrite human progress.

Backed by diverse global capital and excellent financial ratings, Lloyd's works with a global network to grow the insured world - building resilience for businesses and local communities and strengthening economic growth around the world.

Coverholder at **LLOYD'S**

MEMBER OF THE UNDERWRITING AGENCIES COUNCIL

The Underwriting Agencies Council (UAC) is the representative organisation for Australian and New Zealand underwriting agencies.

UAC's purpose is to serve the interests of Australian and New Zealand underwriting agencies. UAC has more than 100 corporate members, representing the vast majority of Australian underwriting agencies and many in New Zealand.



"Our mission is simple - to create a world-class diversified insurance underwriting and distribution business for today and tomorrow."

DAVID PORTEOUS
Group Managing Director

OUR BRANDS.

THE BARN UNDERWRITING AGENCY

The Barn's focus is on complex Property and General Liability exposures particularly within the Agribusiness, Food & Beverage, Higher Hazard Manufacturing, Cold Storage/EPS, Complex Commercial Property Owners and Boutique Accommodation industries.

thebarnagency.com.au



G.O.A.T. INSURANCE

G.O.A.T. Insurance is a new dedicated underwriting vehicle specifically established to provide Commercial Property & Liability Insurance for entities operating in the Sports, Hospitality and Leisure Industries.

goatinsurance.com.au



FAIRLIGHT INSURANCE

Fairlight Medical Practices Insurance is a new agency focussed on the Australian Medical Industry providing Property and Combined Entity, Public Liability and Professional Indemnity Insurance solutions.

fairlightinsurance.com.au



MLX RISK PARTNERS

MLX Risk Partners (MLX) is a wholesale underwriting placement specialist created solely to provide risk transfer and insurance capacity solutions for complex, large and speciality commercial insurance risks.

mlxinsurance.com.au



MARKET LANE NEW ZEALAND

Established in 2024, Market Lane New Zealand will mirror the capabilities and risk solutions provided by our Australian business. Group services including, Central Operations, Partnerships & Engagement, Claims, Compliance and more will leverage our extensive combined resources of the Market Lane Insurance Group.

marketlanegroup.co.nz



THE BARN SPECIALTY PROPERTY.



CAPACITY UP TO 30,000,000 PER RISK

100% CAPACITY OR CO-INSURANCE SUPPORT

WORDINGS - INDUSTRIAL SPECIAL RISKS (ISR) MKIV

- SPECIALTY COMMERCIAL BUSINESS PACKAGE POLICY

100% UNDERWRITTEN AT LLOYD'S

LOCAL CLAIMS MANAGEMENT

Ph. 1300 902 210
hello@thebarnagency.com.au

Level 11, 66 King Street,
Sydney NSW 2000

thebarnagency.com.au

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.

LOW HAZARD

Accommodation - Education facilities - Importers & wholesalers - Low hazard manufacturing - Offices - Multi tenancy retail outlets - Structural Metal fabricators.

OCCUPATIONS THAT ARE NOT WITHIN SCOPE INCLUDE:

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.

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 of the major areas where we can add value in loss prevention strategy include:

- RISK MANAGEMENT PROGRAMS
- BUILDING CONSTRUCTION & SYSTEMS
- HAZARDOUS MATERIALS & OPERATIONS
- FIRE PROTECTION & EXTINGUISHING SYSTEMS
- SECURITY, DETECTION & ALARMS
- NATURAL HAZARDS

PROPERTY TEAM

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THE BARN GENERAL LIABILITY.



UP TO \$20,000,000 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

Ph. 1300 902 210
hello@thebarnagency.com.au

Level 11, 66 King Street,
Sydney NSW 2000

thebarnagency.com.au

RISK APPETITE

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

LIABILITY TEAM

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THE BARN SPECIALTY COMMERCIAL BUSINESS PACKAGE



Ph. 1300 902 210
hello@thebarnagency.com.au

COMBINED PROPERTY AND GENERAL LIABILITY

- PROPERTY - CAPACITY UP TO \$5,000,000 (SINGLE LOCATION ONLY)
- LIABILITY - UP TO \$20,000,000 LIMITS AVAILABLE

Level 11, 66 King Street,
Sydney NSW 2000

SPECIALTY COMMERCIAL BUSINESS PACKAGE POLICY WORDING

thebarnagency.com.au

100% UNDERWRITTEN AT LLOYD'S
LOCAL CLAIMS MANAGEMENT

RISK APPETITE

HIGHER HAZARD

- Abattoir
- Bakeries
- Backpackers
- Chemicals manufacture & storage
- Cold storage facilities / EPS
- Fiberglass manufacturers
- Food & Beverage manufacturing & processing
- High load & hazardous storage
- Meat, seafood & smallgoods wholesalers
- Multi-tenancy (high-haz)
- Ski lodges

MEDIUM HAZARD

- Adhesives & sealants
- Boutique accommodation
- Commercial Printers
- Commercial property owners
- Cosmetics manufacturers
- Hardware shops & supplies
- Heritage Buildings
- Nurseries - Warehousing and storage
- Vacant Property

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.

SPECIALTY COMMERCIAL BUSINESS PACKAGE TEAM

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THE BARN SPECIALTY TRADES.



UNDERWRITING AGENCY

Ph. 1300 902 210

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Level 11, 66 King Street,
Sydney NSW 2000

thebarnagency.com.au

UP TO \$20,000,000 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
Heating Equipment &

Installation & Repair
Irrigation Systems Construction
or Installation
Joinery
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

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G.O.A.T. INSURANCE PROPERTY.

CAPACITY UP TO 15,000,000 PER RISK
100% CAPACITY OR CO-INSURANCE SUPPORT
INDUSTRIAL SPECIAL RISKS (ISR) MKIV WORDING
100% UNDERWRITTEN AT LLOYD'S
LOCAL CLAIMS MANAGEMENT



G.O.A.T.

INSURANCE

SPORTS - HOSPITALITY - LEISURE

Ph. 1300 902 210

hello@goatinsurance.com.au

Level 11, 66 King Street,
Sydney NSW 2000

goatinsurance.com.au

RISK APPETITE

SPORTS

- Gyms
- Health & Fitness Centres
- Horse & Dog Racing Grounds
- Sporting Associations
- Sporting Clubs including but not limited to Golf & Bowling Clubs
- Sports Facilities
- Stadiums
- Swimming Centres

HOSPITALITY

- Bars
- Bed & Breakfasts
- Boutique Accommodation
- Breweries
- Hotels
- Motels
- Pubs (Metropolitan & Regional)
- Taverns
- Restaurants
- Registered Clubs
- Wineries

LEISURE

- Adventure Tourism operators
- Amusement Parks
- Holiday Camps
- Holiday Parks
- Museums
- Performing Arts Venues
- Playgrounds & Activity Centres
- Zoos & Animal Parks

OCCUPATIONS NOT IN SCOPE

Vacant Premises, Brothels, Takeaway Stores, Standalone Nightclubs, Cyclone Exposed Risks, Tropical Island Risks.

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 of the major areas where we can add value in loss prevention strategy include:

- **RISK MANAGEMENT PROGRAMS**
- **BUILDING CONSTRUCTION & SYSTEMS**
- **HAZARDOUS MATERIALS & OPERATIONS**
- **FIRE PROTECTION & EXTINGUISHING SYSTEMS**
- **SECURITY, DETECTION & ALARMS**
- **NATURAL HAZARDS**

G.O.A.T PROPERTY TEAM

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G.O.A.T. INSURANCE GENERAL LIABILITY.

UP TO \$20,000,000 LIMITS AVAILABLE
BESPOKE BROADFORM GENERAL LIABILITY WORDING
WITH VARIOUS EXTENSIONS AVAILABLE
PROPERTY IN PHYSICAL OR LEGAL CONTROL
100% UNDERWRITTEN AT LLOYD'S
LOCAL CLAIMS MANAGEMENT

RISK APPETITE

SOME EXAMPLES OF OUR RISK APPETITE INCLUDE:

- Bowling Clubs (single storey only)
- Breweries
- Distilleries
- Metro Pubs / Hotels / Taverns
(single storey only / no accommodation)
- Regional & Rural Licensed Clubs
(RSL & Leagues Clubs) (single storey only)
- Regional & Rural Pubs / Hotels / Taverns
(single storey only / no accommodation)
- Restaurants
- Tapas Bars (single storey only)
- Wine Bars (single storey only)
- Wineries

OCCUPATIONS NOT IN SCOPE

- Adventure Tourism operators
- Amusement Parks
- Gyms
- Health & Fitness Centres
- Holiday Camps
- Horse & Dog Racing Grounds
- Museums
- Performing Arts Venues
- Playgrounds & Activity Centres
- Night clubs
- Sporting Associations
- Sporting Clubs including but not limited to Golf Clubs
- Sports Facilities
- Stadiums
- Swimming Centres
- Zoos & Animal Parks

G.O.A.T. LIABILITY TEAM

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G.O.A.T.

INSURANCE

SPORTS - HOSPITALITY - LEISURE

Ph. 1300 902 210

hello@goatinsurance.com.au

Level 11, 66 King Street,

Sydney NSW 2000

goatinsurance.com.au



MEDICAL PRACTICES LIABILITY.

All medical practices and related entities face a myriad of exposures from their day-to-day operations. This can involve anyone from patients and the public, attending medical practitioners to all related support staff and services.

Errors and omissions or simple failures in systems and procedures can all lead to significant legal exposures faced by the medical practice and related individuals or entities. These inherent exposures are comprehensively covered by this bespoke policy.

SUMMARY

OPTIONAL SECTIONS OF COVER AVAILABLE (PLUS EXTENSIONS) INCLUDE:

UP TO \$20,000,000 CAPACITY LIMITS AVAILABLE

ENTITY MEDICAL MALPRACTICE

- ABUSE LIABILITY
- COMPLAINT INVESTIGATION COSTS
- COURT ATTENDANCE
- INCIDENT REPORTING

GENERAL LIABILITY

- TENANTS LEGAL LIABILITY

ERRORS & OMISSIONS

- CONTAMINATION COSTS
- CONTINUOUS COVER
- LOSS OF DOCUMENTS
- MEDIA MANAGEMENT
- STATUTORY LIABILITY
- FIDELITY (OPTIONAL)

100% UNDERWRITTEN AT LLOYD'S

RISK APPETITE

Acquired Brain Injury rehab / care
Alcohol addiction clinics
Beauty Therapy
Cancer Treatment
Chiropractors
Cosmetic Day Surgeries
Counselling Services
Day Surgeries (out-patients)
Dental Clinics
Diagnostic & scanning clinics
Dialysis clinics
Drug addiction clinics, detox & rehab

Family planning clinics
(incl. screening)
GP Clinics
Hospice / Palliative Care
Laser Clinics
Learning difficulty homes
Medical employment / recruitment
agencies
Nutritionists
Occupational Health Services
Ophthalmologists
Opticians

Osteopathy Clinics
Pain Management Clinics
Paramedics
Pathology Labs
Pharmacies
Physiotherapists
Sexual Health Clinics
Sleep Clinics
Speech Therapists
Sports Injury + Management
(ex. Surgery)
Supported living accommodation
Vaccinations

NOT IN SCOPE

Alcohol or drug addiction homes, Birthing exposures, Individual Doctors / Dentists / Allied Health Professionals, Medical colleges / schools, Neurosurgery, Nursing Homes, Psychiatric rehabilitation / homes, Spinal Surgery.

FAIRLIGHT LIABILITY TEAM

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0402 306 055



FAIRLIGHT
MEDICAL PRACTICES INSURANCE

1300 902 210
hello@fairlightinsurance.com.au

Level 11, 66 King Street, Sydney NSW 2000
fairlightinsurance.com.au

COMMERCIAL PROPERTY.

Owners and operators of all healthcare related properties face unique exposures inherent to this industry which can vary greatly depending on the nature of the medical practice.

Consideration of location, construction, risk management practices, asset protection and practice (business) interruption exposures should all be considered when protecting physical assets and/or loss of future trade and related impacts.

Our industry leading 'Industrial Special Risks' wording provides the necessary breadth of cover required for small, medium and large healthcare related operators and property owners.

SUMMARY

- **CAPACITY UP TO \$15,000,000 PER RISK**
- **100% CAPACITY OR CO-INSURANCE SUPPORT**
- **TOTAL INSURED VALUES UP TO \$150,000,000 ANY ONE PLACEMENT**
- **WORDINGS:**
 - **INDUSTRIAL SPECIAL RISKS (ISR) MKIV**
- **100% UNDERWRITTEN AT LLOYD'S**
- **LOCAL CLAIMS MANAGEMENT**

RISK APPETITE

Commercial (Healthcare) Property Owners
Clinics
General Practitioners
Medical Centres
Nursing Homes
Private hospitals
Training organisations
Universities
And more...

FAIRLIGHT PROPERTY TEAM

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MLX RISK PARTNERS PLACEMENT SOLUTIONS.



Ph. 1300 902 210
hello@mlxinsurance.com.au

**MLX RISK PARTNERS (MLX) IS A WHOLESALE
UNDERWRITING PLACEMENT SPECIALIST CREATED
SOLELY TO PROVIDE RISK TRANSFER AND INSURANCE
CAPACITY SOLUTIONS FOR COMPLEX, LARGE AND
SPECIALTY COMMERCIAL INSURANCE RISKS.**

Level 11, 66 King Street,
Sydney NSW 2000

mlxinsurance.com.au

MLX has access to the leading global insurance markets and capital providers both onshore and in key insurance hubs around the globe. By accessing the vast capabilities of these markets for our broking partners, we can source alternative capital and risk placement solutions for the most complex commercial insurance risks.

OUR FOCUS

- Large commercial / industrial property placements
- Large and/or complex General Liability exposures (e.g. complex risks or requiring excess capacity support)
- Unique or complex occupancy exposures (e.g. bespoke manufacturing, explosives, mining, storage, recycling, waste management, hospitality, island & catastrophe exposed risk)
- Access to Local and Offshore capital providers, securing optimal solutions tailored to your clients' needs
- Layered placements
- Additional Capacity to our existing Market Lane businesses, including The Barn, G.O.A.T and Fairlight, ensuring comprehensive coverage for your clients

SUMMARY

- An underwriting placement vehicle with in-house underwriting, risk management and direct access to alternate markets
- No minimum premiums or rates
- Locally based with fast turnaround times
- Access to unique lineslips and AA rated markets in Australia, Singapore and London
- Highly competitive terms on a wide range of large, complex and hard to place risks

RISK APPETITE

Some examples of our risk appetite include:

- | | | |
|---|--|---------------------------------------|
| - Amusement parks | - Food & Beverage Production | - Quarries |
| - Aquaculture | - Hospitality | - Recycling exposures |
| - Automotive Industry (e.g. wreckers) | - Island Resorts and Holiday Accommodations | - Remote Tourist Parks |
| - Clients with adverse claims history | - Medicinal Cannabis Growing / Manufacturing | - Residential Strata (ISR placements) |
| - Disability Housing | - Mines | - Tyre Wholesaling / Retailing |
| - Explosive manufacturing / storage (mining industry) | | - Waste Treatment |
| | | - Woodworking / Sawmills |

MLX TEAM

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Market Lane.

INSURANCE GROUP



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