



Hire & Rental Insurance FAQs

Broad Cover & Competitive pricing

We've made insuring Hire & Rental operators easier for brokers all over Australia. Our Hire & Rental insurance package provides your clients with competitive pricing, broad covers and endorsements specific to the industry for areas of cover that have been traditionally harder to access. Our specific tailored wordings address the increasing complexity of industry specific exposures for a range of clients.

Why do I need three policies? What is each policy for?

Mobile Plant: Cover for your Stock of Hire Mobile Plant and Equipment

Liability: Cover for amounts which you become legal liable for in connection with your business

Business Pack: Cover for your business premises and contents but excluding your Stock of Hire Mobile Plant and Equipment.

The hirer has overturned my bobcat and damaged it, will this damage be covered? (Dry Hire/ damage to equipment on hire)

Mobile Plant: Yes, cover for your property whilst on hire.

Am I covered for any additional costs incurred such as recovery costs to my damaged bobcat?

Mobile Plant: Yes, recovery costs the maximum any one claim or any one event is \$50,000.

Will my Plant/ Equipment be covered for Theft by the hirer?

Mobile Plant: Yes, our Dry Hire endorsement is a new embedded policy benefit for this sector.

I have hired some equipment in from a TP supplier for the use of one of my customers (Cross Hire), is this equipment covered?

Mobile Plant: Yes, our 'Hired In' equipment endorsement is covered up to \$50,000 any one event and is a new embedded policy benefit for this sector.

What if my forklift is left outside and then stolen. Is this covered? (Theft of Stock of Equipment covered in the open Air)

Mobile Plant: Yes, cover extends to anywhere in Australia including in transit by road or rail.

I am a Party Hire Company whom specialise in the hiring of Marquees, am I covered for all forms of storm/wind damage?

Mobile Plant: Yes, cover is included upto the declared sum insured including any dismantling/assembling.

Contact us for a Quote

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ABOUT US

Breeze Underwriting Pty Ltd is recognised as a leading wholesale product distributor and manufacturer of insurance solutions for niche industries to support insurance brokers nationally. By targeting key industries and risks we are able to develop insurance policies that provide in-depth and relevant cover and inclusions that other “off-the-shelf” products cannot match.

Originally established as a market leader and wholesale specialist in the hospitality sector we have since diversified into other industry segments by identifying opportunities for our loyal broker network. Breeze Underwriting has expanded its product specialities through strategic partnership with Insurers and its close ties with the London Wholesale Markets and Lloyd’s of London.



Accommodation Insurance

Australia’s leading provider of Accommodation Insurance, we are recognised for supplying superior insurance solutions in this sector.



Restaurant Insurance

Specialist insurance packages for upmarket restaurants including Fine Dining, Modern Australian, European Cuisine & Steakhouses.



Hire & Rental Insurance

Our Hire & Rental insurance package provides your clients with competitive pricing, broad covers and endorsements specific to the industry.



Professional Risks Insurance

We have tailored a suite of Professional Indemnity risks targeting specific occupations which are hard to place, complex, with large capacity.



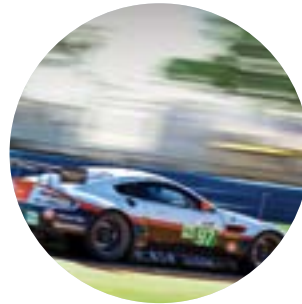
Film & TV Insurance

Targeting risks for individuals and companies, we provide cover for small independent productions through to studio-financed blockbusters.



Hard-to-place Liability

Our Lloyd’s of London liability specialist partner provides us with an exclusive market covering a range of liability risks for your clients.



Motor Sports Insurance

Niche insurance solutions designed to protect all motorsport participants, from drivers and participants to officials and organisers.



Cyber Risk Insurance

Covering your clients and their business against the new data privacy legislation and the ever increasing threat of cyber crime.

Specialist Expertise

Our executive team has over 70 years of combined underwriting experience. Each of our leaders contributes specific skills sets including the underwriting of various risk classes, risk management, coverage’s, claims, accounting and technology.

Strategic Partnerships

We are a strategic partner and member of Steadfast, NIBA and the Underwriting Agencies Council (UAC). These partnerships provides us with important visibility and profile to market our products.

Our Commitment to You

- Competitive commission structure
- Industry-leading claims service and assistance
- First class customer service
- Access to our experienced underwriters
- Ease of use and simple documentation.

Online Applications

We have developed a range of online application forms and quoting tools to provide quicker response times to your enquiries. But we’re still focused on providing personalised support for your client’s specific risk requirements.