



Solo and Smart Group Liability Insurance 01/05/2024 to 01/11/2025 Fact Sheet

The below are intended to answer general everyday questions. Any question not covered should be forwarded to 3lpinfo@coverforce.com.au or call 07 3613 7900.

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| 1.) Insurer | Certain Underwriters at Lloyd's via Genesis Underwriting |
| 2.) Policyholder | Solo and Smart Pty Ltd |
| 3.) Insured Persons | Declared and agreed nominated self-employed person(s) who have engaged the services of the Policyholder |
| 4.) Period of Insurance | 01/05/2024 – 01/11/2025 |
| 5.) Coverage | Public & Products Liability Insurance |
| 6.) Excess | \$500 Property Damage or as specific to occupation |

Frequently Asked Questions

- 1.) **When does cover commence?** – Firstly to be eligible the application form needs to be accepted. Once accepted the cover commences when the self-employed person commences the contract. There will be a gap between commencing work and the processing of the income generated via Solo and Smart. The intention of the policy is to cover the contractor as soon as they commence work.
- 2.) **What if a self-employed person causes bodily injury or property damage undertaking work that is not processed via Solo and Smart?** No cover will apply. The policy only covers work undertaken that is processed via Solo and Smart. The premium is calculated on the work processed via Solo and Smart and can only provide cover for work processed via Solo and Smart.
- 3.) **What if the occupation is not on the occupation list?** Referral is necessary to our office with details of the occupation and work undertaken on the relevant application. We will refer the detail to the insurer for a decision.
- 4.) **What information will any new self-employed person receive?** New applications will be checked for an acceptable proposal form and if accepted the self-employed person will be forwarded a copy of the policy documents with a covering email.
- 5.) **What can be provided for those working in a decline occupation?** We will seek alternative quotations for such self-employed person(s) on a standalone individual policy basis.

General Advice Warning - This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information. Accordingly, you should consider the appropriateness of any general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.