

# Your Trusted Insurance Partner

Mining  
Services  
Specialists



## Surefire

INSURANCE BROKERS | EST 1997



MINING SERVICES  
& CONTRACTORS



WORKERS  
COMPENSATION



PROFESSIONAL  
INDEMNITY



MOBILE PLANT  
& EQUIPMENT



CONTRACT  
WORKS



ENVIRONMENT  
RISKS



# Experts on your side of the claim since 1997

## Why Surefire?

### Industry Expertise

Our deep knowledge of key Australian industries allows us to offer advice and solutions that are right for your business.

### Personalised Service

We pride ourselves on our client-first approach, ensuring you receive the attention and service you deserve.

### Comprehensive Coverage

With access to exclusive market leading insurance products, we ensure that your business is fully protected against all potential risks.

### Peace of Mind

Being assured that we're on your team serves as your protection from unexpected occurrences, enabling you to concentrate on achieving growth and success.

Partnering with Surefire means more than just getting insurance; it means getting a dedicated team committed to your business's security and growth.

Surefire Insurance Brokers is an experienced provider of comprehensive solutions for the mining and resources sector in Australia. Our team specialises in securing competitive solutions to meet the diverse requirements of mining operations and resource industries.

Choosing the right mining services insurance is crucial to avoid business exposure, downtime and financial loss.

Our extensive experience in Australia's mining and resources sectors, combined with proactive advisory services and access to national and international networks, means Surefire provides unparalleled advantages that are hard to match.



## Our Philosophy 'Claims First'

At the heart of Surefire is our unwavering commitment to a 'Claims First' approach. We believe in doing more than just providing policies; we are dedicated to actively managing and advocating for our clients' interests. By becoming part of our clients' team, we provide personalised support and expertise to ensure they are not just covered but truly protected. We oversee the entire claims process from beginning to end.



## Risk Clarity Smart Choices

Through detailed risk assessments and transparent communication, we ensure that every client gains clarity on their insurance coverage and its implications. Our goal is to foster informed decision-making and peace of mind, enabling businesses and individuals alike to focus on what matters most—achieving their goals with confidence and security.

# Mining Services & Contractors Insurance



Source: Australian Bureau of Statistics

## What can it cover?

Type of Cover	Potential Benefits
Contract Works	Combines insurance for comprehensive mine cycle projects into a single policy, safeguarding all stakeholders. This coverage includes mining operations, infrastructure construction, both dry and wet civil works, legal liability, advanced loss of profits, rental income loss, startup delays, and holding costs.
Workers Compensation	Protects your business from financial costs when a worker sustains a work-related injury or disease. It also protects injured workers by providing weekly payments to cover loss of earning capacity, payment of reasonable medical and rehabilitation expenses, and other entitlements.
Mobile Plant & Equipment	Essential Insurance for businesses managing assets and operations in industries like mining, excavation, crane hire, and civil construction. It covers material damage, road risk liability, and public liability for stationary and mobile plant equipment. Policies can be for individual items or entire fleets.
Public Liability & Contractual Liability	Essential for safeguarding against injuries or property damage in construction projects, this insurance is crucial for businesses engaging with clients, contractors, and the public. It protects businesses in cases where a customer, supplier, or member of the public experiences injury or property damage due to business activities. This insurance becomes particularly important for businesses involved in agreements where they undertake liabilities arising from commitments to perform actions, deliver goods or services, or maintain specific standards.
Management Liability	Designed to protect the Directors and the company against financial losses in the event they are alleged to have not met their duties.
Pollution Cover	Financial and business interruption consequences from environmental incidents can be significant, especially with widespread media coverage and stringent legislation. Businesses face vulnerability as either the source of pollution or victims of natural disasters, often dealing with delayed, long-term claims.
Professional Indemnity	Protection against accusations of negligence or breach of duty from client claims due to professional advice or services provided. This insurance safeguards your assets, reputation, and financial resources. It covers the costs of legal defence, settlements, or judgments, regardless of claim validity, up to policy limits, ensuring business continuity without the threat of financial or reputational harm.
Cyber Insurance	Protects individuals and organisations from Internet based risks and liabilities. It provides financial assistance to mitigate the costs associated with cyber incidents such as data breaches, hacking attacks, ransomware, and other forms of cybercrime.
Environmental Risk	Financial and business interruption consequences from environmental incidents can be significant, especially with widespread media coverage and stringent legislation. Businesses face vulnerability as either the source of pollution or victims of natural disasters, often dealing with delayed, long-term claims.



### Our Commitment Your Protection

We are committed to improving the insurance experience for our clients, with the goal of making sure everyone we serve feels supported, secure, and understood. At Surefire Insurance Brokers, your protection is our priority. We offer a high standard of insurance service, ensuring your needs are met with expertise, care, and a strong commitment to your success.



### Long-Term Relationships

Surefire is built on the foundation of long-standing relationships with our clients. We go beyond the transactional nature of insurance to build trust, understanding, and partnership. Our approach to claims management is testament to this, as we strive to build deeper connections with our clients through every interaction.

## Case Study A

A severe thunderstorm damaged a high-value crane at a remote mine, with lightning causing electrical issues and operational errors exacerbating mechanical failures.

The mining manager reported the incident, and engineers and insurance adjusters assessed the damage and repair costs. The mining company notified its insurer, which recognised severe weather as the primary cause but also noted operational errors.

The insurer approved a settlement covering repairs, crane rental, and business interruption, minus the deductible. The mining company accepted the settlement, repaired the crane, and used a temporary hire crane to minimise disruptions. They also updated their insurance policy for better weather damage coverage and enhanced safety protocols and staff training to prevent future incidents.

## Case Study B

An underground mining contractor suffered a rockfall underground causing their Underground bogger to be buried as a result.

The worker suffered minor injuries, and the incident was the subject of WorkSafe investigation. The insurers paid for the recovery of the bogger and subsequent damage to the machine.

Our management liability policy took immediate conduct of proceedings and sought to defend the Directors, staff, and the company against the pending WorkSafe investigation.

A good outcome for our client.



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