

# Tailored Insurance Solutions for the Mining Industry



**TOWNSVILLE**  
INSURANCE BROKERS

At Townsville Insurance Brokers, we are committed to providing bespoke insurance solutions to your specific needs.

With a wealth of experience and a dedicated team of professionals, we strive to deliver exceptional service and comprehensive coverage.

Our mission is to protect what matters most to you, ensuring peace of mind and security for your future.

[townsvilleinsurancebrokers.com.au](https://townsvilleinsurancebrokers.com.au)



# Professional Indemnity and Public Liability Insurance solutions for the Mining Industry

## Professional Indemnity Insurance

Professional Indemnity Insurance protects businesses and professionals against claims arising from alleged negligence or breach of duty in the provision of their professional services. This coverage can help cover legal defence costs and any damages awarded if a client or third party sues due to an error, omission, or mistake made in the course of providing professional advice or services.

## Public Liability & Products Liability Insurance

Public Liability Insurance covers bodily injury or property damage to third parties caused by a business's activities or negligence on its premises. Products liability insurance, on the other hand, covers claims arising from injuries or damages caused by products sold or supplied by the business. Essentially, public liability relates to on-site incidents, while product liability focuses on the products themselves after they leave the business.

Here's a more detailed breakdown:

	PUBLIC LIABILITY	PRODUCTS LIABILITY
<b>Scope</b>	Covers incidents where a third party is injured, or their property is damaged while on the business premises or because of the business's activities.	Covers incidents where a third party is injured, or their property is damaged due to a product sold or supplied by the business.
<b>Examples</b>	Slips and falls on the premises, damage to a third party's property, or injuries caused by negligent construction or repairs.	Faulty or defective products, such as a malfunctioning machine or contaminated food.
<b>Purpose</b>	Provides financial protection against legal costs and compensation payments if a business is sued for negligence leading to injury or damage.	Protects a business from legal claims and financial losses arising from injuries or damage caused by its products, even after they have been sold.

## Key Differences

### TIMING

Public liability relates to incidents occurring while the business is actively operating or on its premises, while products liability covers incidents related to products after they are sold or supplied.

### FOCUS

Public liability focuses on the business's actions and environment, while product liability focuses on the products themselves.

### EXAMPLE

If someone is injured while visiting a business's premises, it's a public liability issue. If someone is injured by a product bought from the business, it's a products liability issue.

## Some of our typical clients include:



## Uninsured exposure specialists

Our insurance solutions for the mining industry are tailored programs not just insurance solutions!

No square pegs in round holes we will provide comprehensive coverage and have broad overview occupation appetite from Sole traders, SME entity coverage to publicly listed companies.

Contact us today and speak with one of our specialist brokers today!



# Understanding Professional Indemnity Excess Layer Insurance in Australia

In today's business environment, securing comprehensive insurance coverage to mitigate risks is crucial. Professional indemnity insurance is a vital safeguard for Australian professionals against claims arising from professional errors or negligence. While this insurance provides essential protection, it has limitations, making excess layer insurance valuable.

## What Is Professional Indemnity Insurance?

Professional Indemnity Insurance protects practitioners against claims from alleged professional misconduct or service errors. This coverage is vital for solicitors, architects, engineers and consultants, covering legal costs and damages when defending claims.

## What Is Excess Layer Insurance?

Excess Layer Insurance provides additional coverage beyond primary professional indemnity insurance, activating when claims exceed primary policy limits.

## Why Do Professionals Need Excess Layer Insurance?

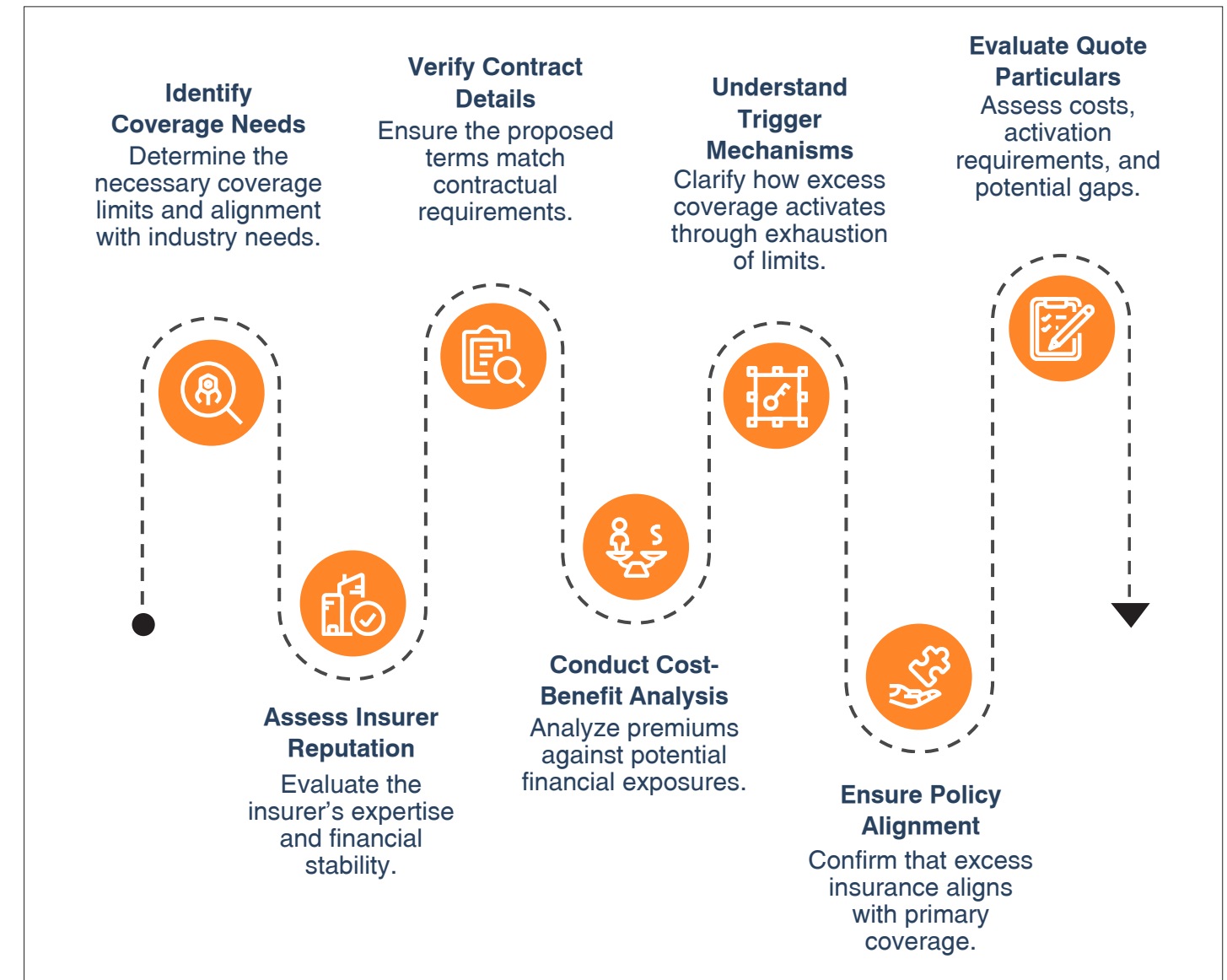
Professionals need excess layer insurance to protect against substantial claims that might exceed primary policy limits. In today's litigious environment, this additional coverage bridges gaps between primary coverage and potential claim values.

## How Does Excess Layer Insurance Work?

This insurance complements primary coverage. When claims exceed primary policy limits, excess layer insurance activates. For example, if a consultant has \$1 million primary coverage and faces a \$1.5 million claim, excess layer insurance covers the additional \$500,000.



# What Should You Consider When Seeking Quotations and What Does That Process Entail?



## Unlock the Future of Mining with Comprehensive Insurance program with Risk Management Transfer Operational risks

In the dynamic world of mining, every decision counts. As a professional in this industry, you understand the complexities and risks involved in your operations. That's where we come in. Our dedicated team offers Insurance Broking and Risk Management Advice tailored specifically for the mining sector.

Imagine having peace of mind knowing that your operational risks are expertly managed. Our services are designed not just to protect your assets but to empower your business. We provide insightful educational material that will provoke discussions within your team, ensuring you're always a step ahead.





# Why Many Mining Contractors Operate with Their Own Insurance

Independent contractors need comprehensive insurance coverage to protect their financial and professional interests. This includes crucial policies like public liability and professional indemnity.

## Why Mining Insurance is High Risk - and Why Traditional Insurers Often Don't Cover It

Mining insurance differs from traditional coverage due to hazardous conditions and high claim likelihood. Most insurers lack expertise in evaluating mining-specific risks.

## The Unique Risks of Working Underground

Underground mining presents distinct challenges, including confined spaces and exposure to hazardous substances.

## Key Occupations Requiring Mining Insurance

Several occupations in mining require specialised insurance. Common roles need public liability, professional indemnity, and personal accident cover:

For example - Welding and metalwork professionals require public liability and personal accident coverage due to fire hazards and heat exposure.

## Common Policies for Mining Professionals

Mining contractors face multiple risks, including structural hazards, rock-fall, machinery malfunctions, and seismic activity. Essential coverage includes protection against tunnel collapses, equipment damage, environmental incidents, and occupational health issues. Insurance must address confined space risks, rescue costs, and exposure to hazardous substances, ensuring comprehensive protection for contractors working underground.

Public Liability Insurance protects against third-party claims for injury or property damage caused by contractor activities. Essential for mining operations involving heavy machinery and hazardous materials.

Professional Indemnity Insurance covers claims arising from professional negligence or errors in expertise and decision-making.

Personal Accident and Injury Cover: Provides income protection for contractors unable to work due to injuries.

## Why Mining Contractors Should Seek Specialised Insurance

Mining contractors should partner with brokers experienced in high-risk industries. Specialist brokers can tailor policies to specific roles and environments, ensuring comprehensive protection.

## For Example:

- Diesel Fitters and Mechanics: Require equipment and personal accident cover.
- Mine Site Supervisors: Need professional indemnity and public liability insurance.
- Electricians: Essential coverage includes personal accidents and public liability insurance.

## Mining Insurance Conclusion

Mining insurance is essential for contractors in this high-risk industry. Each role within mining presents unique hazards, demanding tailored insurance solutions. Specialised coverage helps protect operations, assets, and financial stability. By working with experienced brokers who understand the sector's specific risks, contractors can operate with confidence and focus on their core work, knowing they're fully protected.

# Why Choose Us?

## Comprehensive Insurance Solutions Backed by Expertise

With extensive industry knowledge and a deep understanding of insurance markets, we are equipped to navigate the complexities of policy structures, coverage nuances, and evolving industry trends. Our team delivers informed, strategic guidance to support sound decision-making across all aspects of your insurance portfolio.

We recognize that each client has unique requirements. Whether you are an individual, a family, or a business entity, our consultative approach allows us to design customized insurance solutions that are aligned with your specific needs—ensuring optimal coverage without unnecessary expense.

Our broad access to a diverse range of insurers enables us to benchmark policies across the market, presenting a curated selection of competitive options that combine comprehensive protection with cost efficiency.

Understanding that the insurance landscape can be complex and time-intensive, we streamline the process by conducting detailed comparisons on your behalf. This allows you to focus on your personal or business priorities while we manage the administrative and analytical aspects of securing the right coverage.

In the event of a claim, we act as your dedicated advocate, managing the process to ensure your interests are protected and that you receive fair and timely resolution from your insurer.

Our value extends beyond policy placement. We provide proactive risk management insights aimed at minimizing exposure and potentially reducing long-term insurance costs.

As your circumstances evolve, so do your coverage needs. We conduct regular policy reviews to ensure your protection remains aligned with your goals and risk profile.

Partner with us for a smarter, more strategic approach to insurance.

- |                             |                                         |
|-----------------------------|-----------------------------------------|
| ■ Client-Centered Approach  | ■ Market Access & Competitive Advantage |
| ■ Simplifying the Complex   | ■ Claims Advocacy                       |
| ■ Proactive Risk Management | ■ Ongoing Support & Policy Reviews      |





# Key Personnel and Staff



**Jashan Randhawa**  
Managing Director

With over a decade of experience in the insurance and risk advisory sector, I've developed a deep, hands-on understanding of the full spectrum of risk, from everyday operational exposures to high-level strategic and complex risks. I've worked with SMEs, large corporates, and everything in between. My approach is embedded in detailed, in-depth client consultations that uncover exposures others might overlook. From there, I build strong, long-term relationships with both clients and underwriters to design custom insurance programs that genuinely protect what matters most.



**Kate Pianezzola**  
Business Support Manager

I'm a results-driven Manager with over 20 years of experience in operations and financial services in the insurance sectors. Specialising in regulatory change, streamlining business processes, and coaching teams to reduce compliance risks and drive performance. My leadership style is approachable and collaborative—focusing on building engaged, high-performing teams through clear communication with a solution-oriented approach.



**Mohammad Karim**  
Account Manager

With over 16 years of experience in the insurance industry, I've built a well-rounded career managing both new business development and existing client relationships across Australia. I take a proactive approach to identifying growth opportunities within our portfolio, while maintaining a strong commitment to service excellence. My goal is to leave no stone unturned—turning client wants into meaningful needs through tailored, value-driven insurance solutions.



**Kim Miliankos**  
Account Executive

Over the past four years, I have advanced to the role of Account Executive at Earnest & Townsville Insurance Brokers. In this capacity, I manage a diverse client portfolio, overseeing a wide range of risks -from small and medium-sized enterprises to large, complex accounts. I take great pride in building authentic, long-term relationships to tailor personalised insurance strategies that respond directly to each client's unique circumstances..



**Gellie Ignacio**

With over a decade of experience in General Insurance, I have developed deep expertise in claims and manage a diverse portfolio across various industries. I bring a practical, solution-focused mindset to every case, consistently seeking the most efficient and fair outcomes for all parties involved. My approach is grounded in clear communication, empathy, and a strong commitment to service excellence. I pride myself on my ability to resolve complex situations while protecting client interests and mitigating loss exposure.

## STAY INFORMED!

Visit our website for more resources and insights into the mining industry and explore how we can support your business. Together, let's pave the way for a safer and more profitable mining future.

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