**SMALL BUSINESS STAMP DUTY EXEMPTION FOR NSW : PRODUCT LIST**

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| **PRODUCT CODE** | **PRODUCT DESCRIPTION** | **SECTIONS/COVERS EXEMPT** |
| APK | AON BUSINESS PACKAGE | PUBLIC & PRODUCTS LIABILITY |
| APKO | AON OFFICE PACKAGE |
| APKT | AON TRADES PACKAGE |
| ASL\*\* | ASSOCIATIONS LIABILITY | DIRECTORS & OFFICERS LIABILITY [EXCEPT COMPANY REIMBURSEMENT] |
| EMPLOYMENT PRACTICES LIABILITY |
| BPK | BUSINESS PACKAGE | PUBLIC & PRODUCTS LIABILITY |
| CAR | CONSTRUCTION RISK | PUBLIC & PRODUCTS LIABILITY – INCL. TRADES, DISPLAY HOMES AND CONTRACTORS |
| CMH | COMMERCIAL HULL | COMMERCIAL HULL LIABILITY |
| CMP | CONTRACTORS MACHINERY & PLANT | CONTRACTORS MACHINERY & PLANT |
| PUBLIC LIABILITY |
| CON | CONFERENCE PACKAGE | PROFESSIONAL INDEMNITY |
| PUBLIC & PRODUCTS LIABILITY |
| CRR | MARINE CARRIER | CARRIER LIABILITY |
| NO CODE | CYBER??? | CYBER, DATA SECURITY AND MULTIMEDIA COVER ONLY [ALL OTHER SECTIONS NOT EXEMPT] |
| DOL\*\* | DIRECTORS & OFFICERS LIABILITY | DIRECTORS & OFFICERS LIABILITY [EXCEPT COMPANY REIMBURSEMENT] |
| FIDELITY\* |
| EXCESS DIRECTORS & OFFICERS LIABILITY [EXCEPT COMPANY REIMBURSEMENT] |
| EMPLOYMENT PRACTICES LIABILITY |
| ASSOCIATIONS PUBLIC AND PRODUCTS LIABILITY |
| WORK HEALTH AND SAFETY???? |
| ESI | EMPLOYMENT SERVICES LIABILITY | EMPLOYMENT PRACTICES LIABILITY |
| EXL | EXCESS LIABILITY | EXCESS PUBLIC & PRODUCTS LIABILITY |
| FAR | FARM PACKAGE | MOTOR VEHICLE COMMERCIAL/BUSINESS USE ONLY |
| PUBLIC & PRODUCTS LIABILITY |
| HHH | HOUSEHOLDERS/HOUSEOWNERS | PUBLIC LIABILITY |
| ICT | ICT PROFESSIONAL LIABILITY | PROFESSIONAL INDEMNITY INCL. EXCESS |
| PUBLIC & PRODUCTS LIABILITY |
| ISP | INDUSTRIAL SPECIAL PLANT | MOTOR VEHICLE COMMERCIAL/BUSINESS USE ONLY |
| PUBLIC & PRODUCTS LIABILITY |
| LFL | EMPLOYMENT SERVICES LIABILITY | PUBLIC & PRODUCTS LIABILITY |
| EMPLOYMENT PRACTICES LIABILITY |
| PROFESSIONAL INDEMNITY |
| DIRECTORS AND OFFICERS LIABILITY [EXCEPT COMPANY REIMBURSEMENT] |
| MDI \*\*\* | MEDICAL MALPRACTICE | PROFESSIONAL INDEMNITY INCL EXCESS [PRACTIONER/PERSON AS DEFINED IS NOT EXEMPT] |
| FIDELITY  |
| PUBLIC & PRODUCTS LIABILITY |
| MLL | MARINE LIABILITY | ALL RELAVANT LIABILITY INCL. CHARTERER, MARINA, PORT AUTH., REPAIRER, STEVEDORE |
| MNL\*\* | MANAGEMENT LIABILITY | MANAGEMENT LIABILITY INCL. FIDELITY\* [EXCEPT COMPANY REIMBURSEMENT] |
| MPA | PRIVATE MOTOR VEHICLE | MOTOR VEHICLE COMMERCIAL USE ONLY |
| MVA | COMMERCIAL MOTOR & FLEET | COMMERCIAL MOTOR & FLEET |
| PEN | PENALTY PROTECT | EMPLOYMENT PRACTICES LIABILITY |
| PER | PERSONAL PACKAGE | MOTOR VEHICLE COMMERCIAL/BUSINESS USE ONLY |
| PID | PROFESSIONAL INDEMNITY | PROFESSIONAL INDEMNITY INCL. EXCESS |
| FIDELITY |
| CYBER -  |
| PLB | GENERAL (BROADFORM) LIABILITY | PUBLIC & PRODUCTS LIABILITY |
| PRL | PURPL (LIABILITY COMBINED) | PUBLIC & PRODUCTS LIABILITY SECTION 1 |
| CORPORATE COVER SECTION 2 [EXCEPT INSURING CLAUSE B – COMPANY REIMBURSEMENT] |
| FIDELITY\* |
| SAI | SPORTS ACCIDENT AND INJURY | PUBLIC LIABILITY |
| PROFESSIONAL INDEMNITY |
| SLI | STATUTORY LIABILITY | STATUTORY LIABILITY???? |
| SLE | SUPPLEMENTARY LEGAL EXPENSES | LEGAL EXPENSES???? |
| SUP | COMMERCIAL STRATA | PUBLIC & PRODUCTS LIABILITY INCL. OFFICER BEARERS LIABILITY |
| TOP | TRANSPORT OPERATORS | MOTOR VEHICLE COMMERCIAL/BUSINESS USE ONLY |
| CARRIERS LIABILITY |
| PUBLIC LIABILITY |
| UMB | UMBRELLA LIABILITY | UMBRELLA PUBLIC AND PRODUCTS LIABILITY |
| UPK | UNIT PACKAGE | HOME LIABILITY |
| **AVIATION PRODUCT CODE** | **AVIATION PRODUCT DESCRIPTION** |  |
| AAG | Aerial Ag |  |
| ACB | Aero Clubs |  |
| APL | Airfield Premises |  |
| CHT | Charter Ops |  |
| COM | Commuter Ops |  |
| MST | Mustering |  |
| SCH | Flying School |  |
| SDM | Sales and Demo |  |
| UAV | Unmanned Aerial |  |

???? YET TO CONFIRM IF/HOW EXEMPTION APPLIES
\* FIDELITY IS ONLY EXEMPT WHERE A PART OF A PACKAGE
\*\* COMPANY REIMBURSEMENT COVER IS NOT EXEMPT
\*\*\* MEDICAL MALPRACTICE – QBE will treat MDI as NOT EXEMPT. However there are few cases where the Insured will genuinely fall into the exemption.

If a broker refers a risk into QBE and advises their insured meets the criteria for a small business exemption then we need to ask the broker the following additional question;

1. Does or did the insured employ anyone who practices a health profession? Under section 5 of the Health Practitioner Regulation National Law (NSW), ‘health profession’ means the following professions, and includes a recognised specialty in any of the following professions –

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| --- | --- |
| **‘health profession’ means:** | **Specialty:** |
| Aboriginal and Torres Strait Islander Health Practitioner |  |
| Chinese Medicine Practitioner | AcupuncturistChinese herbal medicine practitionerChinese herbal dispenser |
| Chiropractor |  |
| Dental Practitioner  | DentistDental therapistDental hygienistDental prosthetistOral health therapist |
| Medical Practitioner |  |
| Medical Radiation Practitioner | Diagnostic radiographerNuclear medicine technologistsRadiation therapist |
| Nurse | Registered nurse (Division 1)Enrolled nurse (Division 2) |
| Midwife |  |
| Occupational therapist |  |
| Optometrist |  |
| Osteopath |  |
| Pharmacist |  |
| Physiotherapist  |  |
| Podiatrist |  |
| Psychologist |  |

1. If they answer YES – the exemption does NOT apply.
2. If they answer NO, then they are eligible for the exemption.

Example of risks that may be exempt are; Massage therapy (that does not employ an acupuncturist, physio etc), Speech pathologist practice (that does not employ a nurse, or occupational therapist) or Nutritionists, Naturopaths, Reflexologists, Reiki, essential oil therapy etc etc (as long as they are not qualified as any of the above occupations)