



Complex Risk Facility

At Pen Underwriting our expert Liability Team delivers exclusive products tailored to both established and emerging broker portfolios. Leveraging strong relationships across London and local insurance markets, we provide smart, innovative solutions for large complex risks including:

Target Risk and Industry Appetite

Heavy Construction	Pipelines, plumbing for civil works, and large-scale bridge construction.
Civil Construction	Piling works and wet civil construction risks.
Energy and Utilities	Utility system projects, high-voltage contractors (e.g., distribution and power lines), and energy sector operations.
Specialised Environments	Contractors working in rail corridors, airside operations, and above ground or underground mining activities.
Fire Protection and HVAC	Including fire sprinkler installation and servicing, as well as air conditioning ductwork installation.
Structural Steel	Supporting structural steel erection and fabrication activities.

Cover Available

- Errors & Omissions extension
- Driving Risk
- Faulty Workmanship
- Combined GL & PI Offering
- Environmental Impairment Liability (EIL)

Reach out to our experts today

Pen Underwriting Liability Team

 penunderwriting.com.au/general-liability-overview