



HighCover is a purpose built insurance facility for the scaffolding industry in Australia





HighCover provides the right insurance protection:

Public Liability

Protects your legal liability to pay damages to other people who have suffered personal injury or property damage as a result of your business activities.

What we cover

- ✓ Commercial scaffolding
- ✓ CBD scaffolding
- ✓ Event scaffolding
- ✓ Industrial scaffolding
- ✓ Residential scaffolding
- ✓ Mine, Railway and Resource related exposures and more

Key policy benefits

- ✓ No height restrictions
- ✓ Capacity to \$20m
- ✓ Underwritten by Certain Underwriters at Lloyd's
- ✓ 24/7 critical response hotline
- ✓ Legal review
- ✓ Claims managed locally in Australia

Professional Indemnity (optional)

Provides cover for legal fees and compensation if a client alleges your service or advice caused them a financial loss.

Premium Savings

Based on insurance premium comparisons conducted in 2022/23, the HighCover Insurance programme was found on average to be **20% less** than the market standard, whilst not sacrificing on the protection being provided.

About HMD Insurance

HMD is a specialist insurance and risk adviser, committed to building long term partnerships and delivering perpetual value to our scaffolding clients.

This includes the development of HighCover in conjunction with the Scaffolding Association Australia (SAA).

We are not just any broker. Our clients work with us because we are the best at what we do. We're more then just an insurance and risk adviser we're your partner in longevity and success.

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HighCover was

for Scaffolding

your unique risk

designed exclusively

Association Australia

Members, to ensure

profile is protected.





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No Advice Warning: The information provided is not to be regarded as insurance advice. We have not taken into account your personal objectives, needs or circumstances when preparing this information. It is given as general in context and nature. Please feel free to contact our office for further details before making any purchasing decision.