



Product and Underwriting Appetite

New Zealand



 Land  Load  Sea

On the journey together

A leading insurance agency operating across Australia and New Zealand, NM Insurance encompasses a stable of specialist insurance brands with a focus on marine, motorcycling, caravanning and cargo. Our products and services are backed by an expert team whose deep knowledge delivers great experience and claims outcomes.



We value expertise at NM Insurance. Both the expertise of our specialist team and the expertise of those we partner with. We're on the journey with our broker partners and are here to help their businesses succeed and grow."

Andrew McFetridge
Executive Director New Zealand

Full cycle insurance operations

Our staff control full cycle insurance operations, including transactional customer service, underwriting, and claims.

Trusted partner

Thousands of professional insurance advisers and brokers choose to work with NM Insurance. Our broker and advisor relationships are true partnerships, built on years of trust in our products and team.

Advocacy and support

NM Insurance has always been a passionate supporter and advocate for the industries we work with and supply to. From partnering with peak bodies, to representation on various industry boards and working committees, to thought leadership presentations at conferences, we are committed to supporting the industries and communities that support us.

Support at scale

NM Insurance encompasses a team of 100+ insurance experts and specialists across a network of offices in Australia and New Zealand.

Who we are

NM Insurance is proudly Trans-Tasman.

Our team of specialist insurance experts are as passionate about protecting your customers' assets as you are.



-  **Our Office Locations**
Sydney | Melbourne | Brisbane | Perth | Auckland
-  **Local Business Development Team**
Adelaide
-  **New Zealand Team**
Auckland - New team of 7 and growing



\$500M+

IN CLAIMS PAID ACROSS AUSTRALIA AND NEW ZEALAND

9

INSURANCE BRANDS ACROSS AUSTRALIA AND NEW ZEALAND

107+

STAFF ACROSS AUSTRALIA AND NEW ZEALAND

1000+

CLAIMS SUPPORT PARTNERS ACROSS AUSTRALIA AND NEW ZEALAND

20

YEARS OF SUPPORTIVE BROKER PARTNERSHIPS AND MUTUAL GROWTH. CELEBRATING 20 YEARS IN 2025

5

OFFICES DELIVERING OUTSTANDING SERVICE WITH SUPPORT TO OUR BROKER PARTNERS AND MUTUAL CUSTOMERS

Product portfolio

Through specialist cover, trusted security, great customer experience, and efficient and empathetic claims support, we align our insurance expertise with the lifestyle aspirations and business needs of your clients.



NM Insurance Commercial Solutions

Marine business assets, cargo, commercial hull and marine liability are all highly specialised risks requiring a thorough approach to risk assessment and underwriting. You can rely on the specialist expertise of our NM Insurance Commercial Solutions team to help protect the business needs of your clients.



NM Insurance Consumer Solutions

Whether your clients have a passion for the ocean or the open road, NM Insurance Consumer Solutions is here to secure their journey with our boat, and motorcycle insurance products.



 **Commercial Hull**
 **Carriers**
 **Cargo**
 **Marine Trades Liability**

Solution

Our Commercial Vessel insurance is designed to provide a range of coverage options for operators of commercial vessels. Physical damage cover for vessels in-harbour, offshore energy support, tourism, and passenger charter vessels. Includes plain English policy wording or Institute Clauses and boat building risks.

Accidental damage cover including breakdown and mismanagement of refrigeration machinery, plus optional legal defence costs. Cover for legal defence costs is only available for carriers operating under insurer approved contracts.

Comprehensive multi-modal cargo coverage for importers, exporters, and local producers. Covers static risks incidental to transit and worldwide movements. Includes non-containerised, bulk, break-bulk, RO/RO, specialist, and temperature-controlled/perishable cargoes.

With responsibility for watercraft and equipment in their care, custody and control, as well as the potential for claims by third parties for injury, or damage to their property arising from insured activities, this is an essential cover for boat and ship repairers. This policy also provides liability cover for marina owners and operators, boat and yacht clubs, boat dealers, boat builders and other businesses where boats are left in their care.

Policy Wording

- **Proteus Marine:** Commercial Hull Insurance
- **Proteus Marine:** Commercial Hull Marine Insurance – Incorporating Institute Clauses

- **Proteus Marine:** Carriers Cargo Liability
- **Proteus Marine:** Freight Forwarders Liability

- **Proteus Marine:** Marine Open Cover
- **Proteus Marine:** Specified Items in Transit
- **Proteus Marine:** Inland Open Cover (Within NZ)
- **Proteus Marine:** Single Transit (Within NZ)
- **Proteus Marine:** Single Marine Cargo

- **Proteus Marine:** Ship Repairers Liability Insurance
- **Proteus Marine:** Marina Operator Liability Insurance
- **Proteus Marine:** Port Operators Liability Insurance

Appetite

- Quality owners/operators with modern vessels/facilities in a risk-managed environment
- Australian-owned, flagged, or managed vessels in Australian waters
- Maximum Sum Insured Limit: \$5m

- General freight carriers
- Line haul
- Temperature-sensitive freight
- Bulk cargoes
- Heavy haulage/plant and machinery
- Mail and parcel contractors
- Maximum Sum Insured Limit: \$5m

- General dry cargo, machinery, parts and equipment, vehicles, foodstuff, beverages, boats, cosmetics, temperature-controlled goods, bulk goods, clothing, home-wares
- Imports and exports of perishable cargo machinery (new and used) and electronic goods
- Construction materials, plant & machinery relocation
- Maximum Sum Insured Limit: \$5m

- Boat and ship repairers
- Marina owners and operators
- Boat and yacht clubs
- Boat dealers
- Boat builders
- Maximum Sum Insured Limit: \$10m



Solution

Comprehensive coverage for individual boat owners, protecting their vessels, equipment, and liability needs.



Comprehensive coverage including other cover options for on road and off road riders. Whether your client is a daily rider, a weekend enthusiast, or someone who enjoys escaping the city bustle, we have a range of insurance options to choose from.

Policy Wording

- **Nautilus Marine:** Personal Watercraft Insurance
- **Nautilus Marine:** Premium Pleasurecraft Insurance

- **National Motorcycle Insurance:** On Road
- **National Motorcycle Insurance:** Off Road

Appetite

Small to Large recreational vessels including:

- Sailing Dinghies
- Ski Boats
- Yachts
- Cruisers
- Houseboats
- PWC's (Jet skis)

On-Road

- Cruisers, Tourers, Scooters, Road
- Private use production bikes up to 30 years of age
- Maximum Sum Insured \$75,000

Off-Road

- Unregistered or Recreational registered motorcycles
- Private use production bikes up to 20 years of age
- Maximum Sum Insured \$50,000
- Motocross, Enduro, Quad and Kids Fun Motorcycles
- Side by Side vehicles



Your Business Development Team

Key Contacts

Andrew McFetridge

New Zealand Executive Director
T 021 221 1028
E andrewmc@nminsurace.co.nz

Mark Cameron

Senior Claims Officer
T 0800 455 007
E markc@nminsurace.co.nz

Jade Pienaar

Commercial Marine Underwriter
T 021 790 580
E jadep@nminsurace.co.nz

Avni Patel

Customer Engagement Lead
T 0800 455 003
E avnip@nminsurace.co.nz

Tibi Beck

Business Development Manager NZ
T 021 082 29424
E tibib@nminsurace.co.nz

Carly Stevenson

Customer Engagement Team Leader
T 021 081 55583
E carlys@nminsurace.co.nz

Riddhi Mistry

Customer Engagement Lead
T 0800 455 003
E riddhim@nminsurace.co.nz

Broker Contacts & Remittance Details

Underwriting

Nautilus Marine Insurance

customerservice@nminsurace.co.nz - 0800 455 003

National Motorcycle Insurance

customerservice@nminsurace.co.nz - 0800 455 001

Proteus Marine Insurance

customerservice@proteusinsurance.co.nz - 0800 455 006

Claims

Nautilus Marine Insurance

customerservice@nminsurace.co.nz - 0800 455 005

National Motorcycle Insurance

customerservice@nminsurace.co.nz - 0800 455 005

Proteus Marine Insurance

customerservice@nminsurace.co.nz - 0508 987 424

For any further information visit www.nminsurace.co.nz

NM Insurance is a business name of Nautilus Marine Underwriting Agency Ltd, Company No 3032800, FSP 388326.

Nautilus Marine Underwriting Agency Ltd is an underwriting agency with binding and claims handling authority from Zurich Australian Insurance Limited (ZAIL). This allows it to enter into and arrange policies of insurance and handle and settle claims made under them. NM Insurance acts on behalf of ZAIL and not you when providing these services but does so under its own FSP registration.

Content is information only, it is not financial advice and does not take into account your objectives, financial situation or needs. Read the relevant New Zealand Policy Wording at www.nminsurace.co.nz before buying or renewing insurance.



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