



When quality is your priority

Choose the specialists that meet your needs

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Gallagher

Insurance | Risk Management | Consulting



We are Australia's food production specialists of choice

Get your business insurance from an industry expert.

Gallagher is the only global broker in Australia that offers food production insurance as a specialism.

Our team of industry specialists calls on the Gallagher legacy of **75+ years in servicing food production enterprises**, which means that whether you are a primary producer, in processing, transit or grocery wholesaling, we have deep understanding of the risks associated with each step of the supply chain and how to manage and mitigate them.

Gallagher provides **comprehensive risk advisory services and insurance protection** including

- paddock to plate insurance program design
- insurance on premium goods for export
- manufacturing insurance across multiple sectors
- food safety and product recall protection
- property risk cover
- insurance cover for businesses that use expanded polystyrene (EPS) in their premises and processes.

We are also a full service insurance broker. Whatever your operation's business exposures are, we can cover them, from reputational risk to workplace health, **delivered in a single, integrated package.**

Our clients range from boutique enterprises to household names, and span

- farms: livestock
- farms: crops
- growers, packers and shippers
- food storage operations
- food processors and manufacturers
- vineyards, wineries and brewers
- feed mills, grain marketing and storage
- industrial greenhouse operators
- agricultural chemicals
- livestock management and operations
- aqua culture companies
- grocery stores.

Our international practice delivers better deals for local businesses

Due to Gallagher's international presence and network of insurer connections **we can often obtain cover that is otherwise unavailable or difficult to secure** – and at **competitive terms** – because Gallagher deals directly with underwriters in both Australia and overseas we are experienced in providing capacity with these sectors.

These longstanding connections enable us to be creative and flexible in tailoring insurance solutions that meet our clients' unique needs.

We believe we are in the business of brokering relationships between our clients, ourselves as brokers and insurers as providers in this specialised space. In our experience this tripartite relationship delivers optimal results if a claim arises.

National footprint

We have a network of 30+ regional and metropolitan branches, putting our personnel where your business operates. We have insight into the locations, environments and communities you deal with on a daily basis.

Gallagher looks after 100,000 clients nationally, from micro-SMEs through to multinational companies and iconic brands, based on personal relationships that in many instances span decades.

Transparent risk analysis and advice processes

Brokering your insurance cover is just the last step in the Gallagher food production specialism's service offering. It's what we do to reach that point, along with advice from our team of in-house lawyers, that ensures you get the right solution for your business's needs.



Types of risks and claims we manage

Below are **three examples** of the kinds of clients Gallagher provides insurance solutions to, and some of the exposures we encounter.



A large manufacturer that uses irrigation during processing has their operation frozen by a cyber-attack. Since Gallagher has ensured the business is safeguarded against equipment breakdown, business interruption and cyber risks the manufacturer is covered for the cost of restoring the irrigation functionality, business interruption and expenses involved with maintaining operations.



A viticulture producer suffers contamination of one of its vats due to malicious tampering by a disgruntled employee, with resultant need for a product recall. Fortunately the client's insurance through Gallagher specifically covers this contingency and the associated costs, minimising impact to the bottom line.



A boutique cheese maker and retail operation sustains storm damage to one of its heritage buildings, resulting in seepage of asbestos used during construction of the building for waterproofing the floor. Most property insurance excludes asbestos but the policy available through Gallagher does not, enabling a claim to be made.

Key services for the food production industry

Gallagher is a **full service insurance broker** so we can arrange cover for the total range of food production requirements across all sectors of the industry. We also have the benefit of **access to the expert teams in other dedicated Gallagher specialisms:** notably workplace risk, marine transit and cyber security.

Below are some important insurance products to the food production industry, and we have many others which may be appropriate to your needs.

Property damage

Fire risk can be high in food processing operations, due to the nature of the raw materials, chemicals and packaging, and ignition sources in machinery and cooking apparatus. The use of ammonia and lubricating oils contributes substantially to combustibility, as does EPS. Demonstrated rigour in managing these risks is essential.

Product recall insurance

Of particular interest to food production businesses, product recall insurance protects against logistical, legal and financial losses, and helps with the expenses involved in limiting reputational damage.

Workplace risk & workers' compensation

Our workplace risk and workers' compensation team formulates expert projections of what the rapidly changing workplace landscape means for employers and apply new perspectives and insights to help our clients respond appropriately, develop seamless risk mitigation programs and position themselves to achieve long-term improvements in safety and productivity.

Cyber threats

Automation and interconnectedness with business partners expose food production businesses to the risk of cyber-attacks targeting trade secrets and personal information or as competitive sabotage. To safeguard data and limit damage Gallagher has developed a suite of cyber protection insurance products and mitigation strategies.

Marine transit & motor

Essential to businesses that run their own delivery operations, even if they don't involve ports, these two insurance policies protect against damage to raw or finished goods in transit (marine) and vehicles and drivers (motor).

Business interruption

Business interruption insurance reimburses income lost during enforced closure, paying operational bills, rent, and leases for equipment and vehicles. Business interruption cover can also help with relocating to a new premises and expediting moving or hiring in equipment.

Management liability

Management liability insurance protects the company, the individual directors and its officers who undertake these vital roles within the business, insuring them against claims that may arise from within or external to the company.

Professional indemnity & public liability

Both of these essential insurance categories protect individuals and businesses from being held liable for damage or injury to third parties or property of any kind through accident, defects in products or negligence by the entity or its employees.



We are here for you at claim time

Our claims executives are aligned to local brokers and branches to ensure strong local relationships, but our claims management processes draw on a single team of experts to **get the best results for our clients**. Our processes are designed to provide client advocacy when it is needed and to avoid duplicating insurer costs.

We monitor insurer performance on our clients' behalf. Regular consultation with our clients ensures they remain updated on the status of their claims in terms of mitigation and rectification costs, information required by the insurer, expert reports and the avenues of subrogation being pursued, as well as the adequacy and timeliness of insurer response.

Benefits to our clients include

- leveraging our relationships in the insurance marketplace to achieve the optimum result from any claim negotiation
- advice that dovetails with clients' strategy – our claims professionals work closely with the broking/account management team at every stage of the claim lifecycle, acting as an extension of your own in-house team
- a single, consistent point of contact throughout the process
- ensuring momentum is maintained by being actively involved throughout the claims process.



The Gallagher Food Production Insurance Team



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Stephen has more than 30 years of corporate risk advisory experience in both the UK and Australia, developing insurance programs for the food, beverage and agribusiness sectors. His approach is to work in partnership with clients to establish a robust risk culture in their organisations and align their approach to the constantly evolving regulatory landscape.



Greg Paddon

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Greg began his insurance career in the UK with PI Brokerlink in 2005, gained underwriting experience with RSA and then assumed an account executive role with AIPS before migrating to Australia and joining Gallagher in 2014. His focus is structuring and placing sophisticated strategic cover for food production clients with complex manufacturing needs.

About Gallagher

Gallagher specialises in putting together sector-specific cover structured to meet your individual needs. This personalised service is why people and businesses in more than 30 countries rely on us for their insurance requirements.

In Australia, Gallagher offers insurance broking, risk management, premium funding and offshore market placement. We provide tailored risk management and insurance products, solutions and advice to clients ranging from small to medium enterprises through to large multinational corporations, as well as selected affinity partners and trade and industry associations.

Gallagher has been in the business of delivering food production insurance for more than 75 years and our brokers are industry experts who develop real relationships with our customers.

The Gallagher Difference

A client-led approach

A values-led culture

We'll fight for what's right

Creating tomorrow's solutions, today

Who we are

Gallagher is one of Australia's – and the world's – largest insurance broking and risk management companies. We're the broker of choice for more than 100,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

With 30+ regional and metropolitan branches across Australia, we understand local business communities because we're part of them ourselves.

Globally, the Gallagher network of 950+ offices in over 45 countries enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many other brokers.

We're an ethical business, and proud of it

Gallagher has been recognised as one of the World's Most Ethical Companies by the Ethisphere Institute, a global arbiter of ethical business practice, since 2012, the only insurance broker in the world to achieve this distinction.

This recognition underscores Gallagher's unwavering commitment to ethical business practices and is validation that our enduring core values and corporate culture are true differentiators and provide a competitive advantage in the marketplace.

GLOBALLY

100+
insurance and risk
management solutions

1987
NYSE listed

#435
Fortune 500 company in 2019

950+
offices in more than 45 countries
150 network partner countries

AUSTRALIA

100,000+
Clients

30+
Metro and regional locations

1000+
Professionals

GLOBAL REACH

Asia
Australia

Canada
Caribbean

New Zealand
South America

UK
USA



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