



AN UNDERWRITING GROUP BUILT FOR BROKERS



About us

Our offerings



About Miramar Group



Our offerings

More



We don't look like your typical underwriting agency, and that's exactly the point.

At Miramar Group, we're built for brokers, not boardrooms. Our culture is relaxed, approachable, and proudly made in Manly since 2005. But make no mistake- when it comes to underwriting, we're sharp, responsive, and deeply committed to helping brokers win.

We know the insurance industry can feel like paddling against the tide, with slow turnarounds, fragmented systems, and faceless platforms. That's why we've built an underwriting group that's made to make waves - to cut through the admin, simplify the process, and back brokers with smart tools, clear answers, and real human support.



Real backing

Real people, empathetic support, always there when it matters.



Made to move

Specialist expertise and entrepreneurial insight that open new options.



Simple by Design

Responsive support, unified systems, and tools that keep things moving.



Scale for growth

Sharper solutions, broader access, and outcomes you can trust.



About Miramar Group

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MIRAMAR®

Miramar for Commercial Financial Lines Specialty

 [Contact us](#)

Commercial

Underwriting solutions for property and casualty risks.

Financial Lines

Comprehensive professional indemnity and management liability underwriting solutions.

Wholesale

Wholesale broking services for financial lines and casualty products for retail insurance brokers.

Interruption

Business interruption insurance solutions to help avoid a financial setback resulting in a permanent loss or closure of a business.

Pint

Boutique property and liability underwriting solutions for regional hospitality and hotel risks.

Engineering

Insurance solutions for plant or equipment repairs to get your clients back to business as soon as possible.

Platinum

Casualty solutions for hard-to-place industries including construction, heavy industrial, contractor, mining, and medical.

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Miramar Commercial

Miramar provides underwriting solutions for property and casualty risks.

Our property products provide comprehensive cover for property damage and business interruption for small to medium sized businesses. Our casualty insurance products cover personal injury, advertising injury and property damage for low to high hazard risks across a broad range of industries and community organisations.



Click an option below to find out more

Miramar covers:

Property

Casualty

Aged Care Facilities / Nursing Homes

Child Care

Freight Forwarders excl. High Hazard

General Engineering

Hardware - Retail and Wholesale

Importers & Wholesalers:

- Clothing & Accessories / Footwear
- Commercial/Industrial Machinery
- Dry Goods/Food
- Electrical Goods
- Variety Goods
- Large Retail Chains

Licensed Clubs (Property Only)

Medical Clinics

Motels

Plastics Manufacturing

Printers

Property Owners:

- Factory/Industrial
- Homemaker Centres
- Retail/Shopping strips
- Electrical Goods
- Shopping Centres / Factory Outlets (Property Only)
- Warehousing/Import/ Wholesale (non-hazardous)

Retail Organisations - Scheme Business

Cold Storage - EPS

Food Industry - EPS

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Click an option below to find out more

Miramar covers:

[Property](#)[Casualty](#)[Accommodation](#)[Respite / Disability Care](#)[Air Conditioning install/maintenance](#)[Associations](#)[Bottle Shops](#)[Catering Firms](#)[Child Care/Day Care \(including abuse\)](#)[Clothing & Textile Manufacturing](#)[Community Groups](#)[Construction Trades](#)[Earthmoving](#)[Engineering](#)[Event Promoters / Organisers](#)[Fibreglass Manufacturing](#)[Agricultural Equipment Manufacturing](#)[Industrial Machinery Manufacturing](#)[Mobile Animal Farms](#)[Not for Profit](#)[One Day Events](#)[Plastics Manufacturing](#)[Project Manager / Consultants](#)[Property Owner Schedules](#)[Restaurants](#)[Rubber & Paper Products Manufacturing](#)[Sporting and Social Clubs](#)[Ten Pin Bowling](#)[Theatre Groups/Productions](#)[Tour Operators](#)[Wholesale and Retail Trade](#)[Zoos and Wildlife Parks](#)

Miramar Financial Lines

Miramar offers comprehensive professional indemnity and management liability underwriting solutions, tailored to the size and industry of your client's business.

We arrange civil liability insurance that goes beyond the basics, covering bodily injury, property damage, pollution, fines and penalties, joint ventures, vicarious liability and more. Our digital liability offering features extensive inclusions and coverage for a wide range of occupations.



Click an option below to find out more

Miramar covers:

Professional indemnity

Management liability

SCTP Combined liability Product (PI/GL)

Financial Planners

Quantity Surveyors

Building Certifiers

Real Estate Agents / Auctioneers /
Property Managers

Engineers / Architects / Surveyors

Business Brokers

Mercantile Agents / Debt
Collectors / Private Investigators

Geologists / Hydrologists

Agricultural Consultants /
Agronomists

Environmental Consultants

Project / Construction / Site
Managers

RTO's / Training
Consultants / Schools & Colleges

OH&S Consultants / HR & Personnel
Consultants

Advertising Agents / PR & Marketing
Consultants

Event Managers

Funeral Directors

Loss Adjusters

Town Planners and more



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Miramar covers:

Professional indemnity

Management liability

SCTP Combined liability Product (PI/GL)

Directors & Officers cover

Corporate Reimbursement Cover

Full entity claims covers

Reinstatement for non-executive directors

Full limit Employment Practices cover

Statutory Liability cover – including OH&S / WHS and workers compensation matters

Crime cover – including stock and chattels

Corporate Crisis covers

Super Trustees cover

Tax Audit cover and more

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Miramar covers:

Professional indemnity

Management liability

SCTP Combined liability Product (PI/GL)

Advertising Agency Service

Agricultural Consultant/Office

Agricultural Research Operation (Ex University)

Business Service

Coaching College Operation

Collection Agency Service

Debt Collecting Service

Art Prints Publishing (No Printing)

Enquiry Agency Service

Bookkeeping Service

Registered Training Organisation

Technical College Operation

Training Consultancy Service - Theory and Practice

Books Publishing (No Printing/Storage)

Broking Service (Real Estate)

Business Administrative Services (General)

Business Agents Office

Claim Adjustment Service

Commercial Photography Service (Ex. Aerial)

Consultancy Service

Copying, Typing Mailing Service

Corporate Consultancy Service

Credit Bureau Or Agency Service

Customs Agency Service

Data Entry Service

Education Consultant

Efficiency Advisory Service

Ethics Consultant

Executive Search Service

Export Agent Office Risk Only

Food Technology Consultant

Food Testing Service

General Printing

Geological And Geophysical Consultancy Service

Graphic Design Service

Interior Decorating Service Noc

Interpreting Service

Land Agents

Legal/Title Searcher (Not By Legal Practitioners)

Life Coach Service

Management Consultancy Service

Management Training School

Market Research Service

Mediation Service

Mercantile Credit Reporting Service

Merchandising Consultancy Service

Occupational Health & Safety Consultancy Service

Public Opinion Research Service

Public Relations Consultancy Service

Real Estate Agency Service

Real Estate Agency Service, Excluding Valuation

Real Estate Auctioning Service

Real Estate Body Corporate Management Service

Real Estate Management Service

Real Estate Rental Agency Service

Sales Advisory Service

Secretarial Service

Tariff Consultancy Service

Tax Agent

Training Consultancy Service

Typesetting And Composing Service and more

Miramar Wholesale

Miramar provides wholesale broking services for financial lines and casualty products to retail insurance brokers.

We offer our services across a broad range of industries, occupations and geographies. Our longstanding relationships with insurers, both local and international, enables us to craft solutions for hard-to-place risks.

Miramar covers:

Wholesale

Professional Indemnity Insurance

- Accountants & Bookkeepers
- Consultants & Miscellaneous
- Architects, Engineers & Construction Professionals
- Design & Construction Professionals
- Finance & Mortgage Brokers
- Real Estate Agents

General & Products Liability

- Hard-to-place risks
- Risks associated with Professional Indemnity appetite

Associations Liability Insurance

Cyber Liability Insurance

Directors & Officers Insurance

Information Technology Insurance

Investment Managers Insurance

Management Liability Insurance

Miramar Interruption

Miramar are true business interruption specialists, arranging a unique standalone interruption policy which helps avoid a financial setback for your client resulting in a permanent loss or closure of their business.

Our interruption product can cover the loss of any sales that your client would have made during periods of downtime. This is facilitated through weekly claims payments for expenses including utility bills and payroll costs.



Click an option below to find out more

Miramar covers:

Interruption

Capacity for tailored cover

Accounts Receivable

Additional Increased Cost of Working

Claims Preparation Costs

Expediting Expenses

Increased Cost of Working

Relocation Expenses

Rewriting of Records

Severance Pay

Wages and Salaries

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Click an option below to find out more

Miramar covers:

Interruption

Capacity for tailored cover

Overseas customers and suppliers

Drawcard premises

Prevention of access extended to include bushfire

Goodwill

Investment Managers Insurance

Flood

Miramar Pint

Miramar provides boutique property and liability underwriting solutions for regional hospitality and hotel risks.

We offer sustainable capacity, responsive claims services, and premiums that reflect the unique risk profile of regional Australia.

Hotels, pubs, and taverns

Micro-breweries

Bars (excluding late night trading venues, nightclubs and live entertainment venues)

Motels, serviced apartments

Boutique hotels (mainly accommodation)

Miramar covers:

Pint

Miramar Engineering

Miramar provides insurance solutions for plant and equipment repairs so your clients can get back to doing what they do best, as soon as possible.

The Miramar Engineering Insurance cover extends to protect electronic equipment against fire, theft or accidental damage. We also offer to arrange tailored business interruption insurance (if sections 1 or 2 of the policy are chosen).

Miramar covers:

Engineering

Breweries - boilers, refrigeration, pressure vessels, process machinery, cold stores pumps

Garages - air compressors, vehicle hoists, tuning machines, wheel balancers

Butchers - band saws, mincers, refrigeration, air conditioning

Cold stores - refrigeration

Dairy plants - process machines, boilers, refrigeration, air conditioning

Engineering - cranes, lathes, milling machines, shapers, guillotines, brake presses, punches, ventilation

Office buildings - air conditioning, boilers, lifts and mechanical services

Vineyards - boilers, crushers, bottling machines, refrigeration, process plant

Woodworking - saws, planers, drills, sanders, cranes, laminators, jointing machines

Miramar Platinum

Miramar offers casualty insurance solutions for hard-to-place industries including construction, heavy industrial, contactor, mining, and medical.

We craft bespoke solutions for general and products liability, professional indemnity, umbrella, and excess of loss liability coverage.



Click an option below to find out more

Miramar covers:

Liability Insurance – Difficult to Place Risks

Liability Insurance – Construction

Excess Buy-Down Product

Biomedical Insurance Product

Mining

Rail

Industrial Services and Manufacturing

Specialist Contractors

Utilities

As well as other complex / specialised risks

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Liability Insurance – Difficult to Place Risks

Liability Insurance – Construction

Excess Buy-Down Product

Biomedical Insurance Product

Project-specific or Annual turnover-based policies (can also include non-construction related activities)

Contractual liability from business operations described in the policy automatically included

Waiver of subrogation included

Principals Indemnity included, where required

Sub-contractors automatically included where required under contract

Broad appetite, including civils

The policy can also be extended to include the following:

- Gradual pollution
- Errors and omissions
- Rip and tear of defective concrete
- Asbestos removal and transport
- Product recall expense
- Airside risks
- Victorian plumbers'
- Queensland electrical contractors'

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Miramar covers:

Liability Insurance – Difficult to Place Risks

Liability Insurance – Construction

Excess Buy-Down Product

Biomedical Insurance Product

Up to \$750,000 limit for flood/cyclone excess.

Sum insured or percentage of loss.

Policy wording follows the same policy form as the overlying policy

Can be bought over multiple policies for the one occurrence for the same insured

Can be tailored for earthquake risks in New Zealand.

Top-up cover features:

- Additional cover up to \$750,000 over sub-limits imposed for cyclone/flood perils on main/primary policies.
- Extension follows the same policy form as the main/primary policy.

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Miramar covers:

Liability Insurance – Difficult to Place Risks

Liability Insurance – Construction

Excess Buy-Down Product

Biomedical Insurance Product

Pharmaceutical and chemical manufacturers and distributors

Cosmetics manufacturers and distributors

Medical device and implant manufacturers and suppliers

Medical machinery manufacturers and suppliers

Veterinary product manufacturers and suppliers

Clinical research organisations

Biotechnology companies

Get in touch

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