HSJ Host Pty Ltd
ACN 673 728 526
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LEGAL CENTER

Insurance & Professional Coverage

The insurance we hold, and how to request evidence of cover.

Last updated: 20 October 2026

1. Purpose

HSJ Host Pty Ltd (ABN 82 673 728 526) ("HSJ Host") holds professional indemnity, public and products liability, and cyber insurance. This cover is part of how we manage business risk and stay accountable for the services we provide. It also gives our customers and business partners added assurance when they work with us.

This statement is a general summary of our insurance. It does not replace the insurance policies themselves or their terms.

2. Our Insurance Cover

Insurance type	Limit of cover
Professional indemnity	$2,000,000 per claim, $6,000,000 annual aggregate
Public & products liability	$20,000,000
Cyber insurance	$1,000,000 combined aggregate

Current insurance period: 19 October 2026 to 19 October 2027.

All cover is subject to the terms, conditions, exclusions, excesses and limits of each policy.

3. Professional Indemnity Insurance

Our professional indemnity insurance covers certain liabilities arising from the technology services we provide. It is designed to respond to eligible claims involving professional errors, omissions or negligence.

This policy is arranged through DUAL Australia and underwritten by certain underwriters at Lloyd's and Allianz Australia Insurance Limited.

Whether a claim is covered depends on the policy wording, its exclusions and the circumstances of the claim.

4. Public & Products Liability Insurance

Our public and products liability insurance covers certain legal liabilities arising from our business operations. This includes eligible claims for personal injury or property damage suffered by third parties.

This cover is provided under our Information Technology insurance policy, arranged through DUAL Australia.

Cover is subject to the policy's terms, conditions and exclusions.

5. Cyber Insurance

Our cyber insurance helps us manage certain financial, legal and operational risks arising from cyber incidents. Depending on the event, it may cover:

- privacy and cyber security incidents;
- data breaches, including notification costs;
- cyber extortion;
- data recovery and restoration;
- business interruption, including related operating expenses;
- crisis management and incident response; and
- regulatory defence and certain insurable liabilities.

This policy is provided through Brooklyn Underwriting and underwritten by XL Insurance Company SE.

Cover is subject to the policy's terms, conditions, exclusions, waiting periods, excesses and sub-limits.

Holding cyber insurance does not guarantee that our services will never be interrupted, that every security incident will be prevented, or that every cyber-related loss will be compensated.

6. Requesting Evidence of Insurance

Some customers and partners need evidence of our insurance for contracts, procurement or supplier due diligence.

For commercial, security and confidentiality reasons, we do not publish our certificates of currency, policy schedules or other insurance documents. At our discretion, we may provide them to:

- existing customers with a genuine contractual or compliance need;
- prospective customers going through a formal procurement or due diligence process; and
- authorised auditors, regulators or other parties with a legitimate business or legal need.

We assess each request individually. We may ask you to confirm who you are, your relationship with HSJ Host and why you need the documents.

Subject to our legal and contractual obligations, we may decline or limit a request, or set reasonable conditions on it, if a legitimate need has not been shown.

Any documents we provide are only for the person or organisation that requested them, and only for the stated purpose. We will tell you if any confidentiality or sharing restrictions apply.

To request evidence of insurance, email contact@hsj.host.

7. Reviewing Our Insurance

We regularly review our insurance to make sure it still suits our business.

We may renew, change, replace or cancel a policy as our operations, contracts, risks or insurer terms change.

This statement reflects our insurance as at its last review, and we may update it without notice. If you need current evidence of insurance, please request it from us rather than relying only on this page.

8. Limitations

This statement is for general information only. Holding insurance does not:

- guarantee that any particular claim, loss or event will be covered;
- give customers or third parties any right to claim directly under our insurance policies;
- change the scope, limits or conditions of any policy;
- create any obligation, warranty or guarantee beyond what we have agreed in writing; or
- replace the policy wording, schedule or endorsements.

The relevant insurer decides every claim under the policy terms, including whether it is accepted and paid.

Nothing in this statement excludes, restricts or modifies any right or remedy you have under Australian law that cannot lawfully be excluded.

9. Contact Us

For questions about our insurance, or to request evidence of cover, contact:

HSJ Host Pty Ltd
ABN 82 673 728 526
Email: contact@hsj.host
Website: www.hsj.host