



Associations Liability Insurance Information Sheet:

Underwriting appetite includes (but not limited to):

- Aged Care Centres
- Community Centre
- P&C Associations
- Community Action Group
- Trade Association
- Neighbourhood Groups
- Playgroups
- Religious Groups
- Men's or Women's Groups
- Hobby Groups
- Sporting Groups
- Landcare & Nature Protection
- Chambers of Commerce
- Disability Services
- Support Groups
- Community Education Programmes
- Festivals and Community Events
- Foundations

Key Policy Features include:

- ✓ Combined Professional Liability and Management Liability covers
- ✓ Up to \$20m limits
- ✓ Employment Practices Liability and 3rd party Discrimination including 3rd party sexual harassment
- ✓ Claims against members of Committees
- ✓ Dishonesty of Insured – full limit
- ✓ Workplace Health & Safety Costs – up to \$5m
- ✓ Defence Costs including Advancement of Costs and Emergency Defence Costs
- ✓ Public Relations and Crisis Costs - \$500k each
- ✓ Inquiry Representation Costs - policy limit
- ✓ Loss of or Damage to Documents - \$500k
- ✓ Outside Directorships and Retired Directors Cover
- ✓ Spousal Liability
- ✓ Additional Non Executive Directors Limit
- ✓ Statutory Liability for Fines and Penalties – up to \$5m
- ✓ Tax Audit Costs up to \$250k
- ✓ Fidelity (aka employee crime) up to \$2m
- ✓ Crime Investigation Costs - \$100k
- ✓ Identity Fraud Expenses up to \$250k
- ✓ Internet Liability up to \$250k
- ✓ Pollution Costs up to \$10m
- ✓ Spousal Liability
- ✓ Continuous Coverage
- ✓ Extended Reporting Period
- ✓ Claim Preparation costs - \$25k

Optional Cyber Liability sub limit

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