



Professional Indemnity Insurance Information Sheet:

Broad underwriting appetite including (but not limited to):

- Any type of Consultant including:
 - Training & Staff Development
 - Advertising and Marketing
 - Management or Organisational
 - Public Relations
- Recruitment & Labour Hire Companies
- OH&S Consultants
- Food industry consultants
- Event Managers
- Project Managers (including construction and non construction projects)
- Media related professionals
- Teaching Professionals inc business coaches
- Actuaries
- Graphic and multimedia professionals
- **Low minimum premiums**
- **Nil excesses**

Key Policy Features include:

- ✓ **Up to \$20m limits**
- ✓ **Civil Liability Insuring Clause**
- ✓ **Defence Costs in addition to the limit**
- ✓ Reinstatement of the Limit of Liability
- ✓ Dishonesty of an Insured - Full Limit
- ✓ Fines and Penalties (ie Statutory Liability) \$500,000
- ✓ Mitigation Costs \$100,000
- ✓ Legal Panel
- ✓ Continuous Coverage
- ✓ Extended Reporting Period
- ✓ Severability
- ✓ Public Relations Expenses \$500,000
- ✓ Emergency Defence Costs \$100,000
- ✓ Claim Preparation Costs \$25,000
- ✓ Competition and Consumer Act
- ✓ Loss of or Damage to Documents \$500,000
- ✓ **Difference in Conditions and Limits with Extended Continuity for transferring business**
- ✓ Fiduciary Duty
- ✓ Defamation, Libel and Slander
- ✓ Infringement of Copyright
- ✓ Newly Created or Acquired Subsidiaries
- ✓ Joint Venture/Consortium
- ✓ Costs of Court Attendance \$1,000 per partner/director and \$500 per employee
- ✓ Inquiry Costs \$250,000
- ✓ Run-Off Cover
- ✓ Estates and Legal Representatives
- ✓ Vicarious Liability for Sub Consultants
- ✓ Advancement of Costs
- ✓ Privacy Breach Costs \$50,000
- ✓ 60 Day reporting period
- ✓ Privacy & Confidentiality
- ✓ Contractual Liability

*Higher sub limits available by endorsement

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