

## **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**

## 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

- 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
- ✓ 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

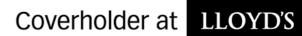
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<sup>\*</sup>Higher sub limits available by endorsement