

# about | PROFESSIONALS

COMBINED LIABILITY INSURANCE PACKAGE HIGHLIGHTS



# about | PROFESSIONALS (MISCELLANEOUS)

The **about** Professionals combined liability package offers an innovative solution for:

- Miscellaneous Professions & Consultants
- Business & HR Consulting Services
- Franchisors

The policy provides the benefits of three broad sections in a single package which has been tailored to the specific needs of the consulting Industry.

The relevant coverage sections include Professional Indemnity, General Liability and Management Liability, which can be taken as a total package solution or alternatively may be taken on a standalone basis.

## APPETITE

**about** underwriting's Professionals package offers broad coverage and caters for an extensive range of miscellaneous professionals and consultants including, but not limited to the following:

- **Adoption Agencies** • Advertising Services • **Agricultural Consultants** • Agronomists • **Analytical Researchers** • Animal Nutritionists • **Aquaculture Consultants** • Arbitrators & Mediators • **Arborists & Tree Surgeons** • Archaeologists & Historical Consultants • **Archival Firms** • Artist & Authors Agents
- **Biologists** • Business Coaches • **Business Training Courses/RTO's** • Career Advisory Services
- **Cartography Consultants** • Catering Consultants • **Celebrants** • Charity Organisations & Fundraisers
- **Conference Management** • Compliance Consultants • **Court Reporters** • Copywriters • **Debt Collectors**
- Driver Training Schools • **Ecology Advisors** • Education Advisory Services • **Education Establishments**
- Energy Consultants • **Event Managers** • Environmental Consultants • **Facilitation Advisors**
- Farm Estate Managers • **First Aid Training** • Flora & Fauna Consultants • **Food Consultants**
- Forestry Consultants • **Funeral Directors** • Franchisors • **Geologists** • Gemmologists • **Graphic Designers** • Health & Safety Consultants • **Historians** • Home Sustainability Assessors • **Horticultural Consultants** • Hotel Consultants • **Human Resource Consultants** • Hydrologists • **Illustrators**
- Import & Export Agents • **Industrial Relations Consultants** • Insurance Loss Adjustors • **Interior Designers**
- Interpreters • **Irrigation Consultants Landscape Designers** • Lapidary Consultants • **Librarians**
- Literary Agents • **Legal Costs Draftspeople** • Logistics/Freight/Relocation Advisors • **Management Consultants** • Market Researchers • **Marketing Consultants** • Mercantile Agents • **Microbiologists**
- Migration Agents • **Motor Sales Auctioneers** • Multimedia Consultants • **Numismatics Advisors**
- Not-for-Profit Organisations • **Natural Resource Consultants** • Occupational Health and Safety Consultants
- **Pathological Laboratory** • Photographers • **Policy Analysts** • Private Investigators • **Process Servers**
- Property Title Searchers • **Project Management** • Public Records Search Firms • **Public Relations Advisors**
- Publicists • **Publishers** • Quality Control Advisors • **Relocation Agents** • Robotics Advisors • **Safety Engineers** • Secretarial Services • **Security Advisors** • Scientists • **Shipping & Freight Agents**
- Sociologists • **Solar Energy Consultants** • Speech Therapists • **Sports Agents** • Stock & Station Agents
- **Statisticians** • Technical Writers • **Textile Designers** • Tourist Bureau & Guides • **Town & Country Planning** • Traffic Surveys • **Translators** • Travel & Ticket Agent • **Underground Cable/Pipe Locators**
- Veterinarians • **Viticulture Consultants** • Water Brokers • **Water/Wastewater Design** • Wedding Planners • **Wind Energy Consultants** • Wool Brokers & Classifiers • **Yacht & Marine Surveyors** • Yacht & Marine Brokers • **Zoologists**

## PACKAGE SECTIONS

### Section 1 - Broadform General & Products Liability

Limits up to \$20,000,000 any one claim or series of claims, and in the aggregate for Products Liability

### Section 2 - Professional Indemnity

Limits up to \$20,000,000 any one claim and in the aggregate plus reinstatement(s)

### Section 3 - Management Liability

Limits up to \$10,000,000 any one claim

## SECURITY

**about** Underwriting's specialised products are underwritten by certain underwriters at Lloyd's. Lloyd's is the world's specialist insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. Lloyd's enjoys strong financial security supported by excellent ratings. Visit [www.lloyds.com](http://www.lloyds.com) for more information.

## GENERAL & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS

<b>INSURING CLAUSE</b>	Covers legal liability in respect of personal injury; property damage; and advertising injury
<b>AUTOMATIC EXTENSIONS</b>	<b>Supplementary Payments</b> \$250,000 sub-limit for legal costs incurred by the insured at a Coronal Inquest, Inquiry, Royal Commission and/or or Government Enquiry <b>Claims Preparation Costs and Expenses</b> \$25,000 sublimit for reasonable professional fees and such other costs and expenses incurred for the preparation of any claim
<b>OPTIONAL EXTENSIONS AVAILABLE</b>	<b>Indemnity to Contractors</b> is available <b>North America</b> legal liability in respect of personal injury and/or property damage that arises out of any products exported to North America with the insured's knowledge <b>Contractual Liability</b> can be extended to include liabilities assumed under the contracts specifically designated if required <b>Proportionate Liability</b> coverage is available <b>Waiver of Subrogation</b> is available for designated contracts
<b>TERRITORIAL LIMITS</b>	Worldwide except North America

## PROFESSIONAL INDEMNITY COVERAGE HIGHLIGHTS

<b>CIVIL LIABILITY INSURING CLAUSE</b>	Cover provided under the Insuring Clause, in respect of the conduct of the professional services includes: <ul style="list-style-type: none"> <li>• breach of duty (including a fiduciary duty)</li> <li>• breach of privacy or confidentiality</li> <li>• breach of warranty of authority committed in good faith</li> <li>• unintentional defamation</li> <li>• unintentional infringement of any intellectual property rights</li> <li>• contraventions of the misleading and deceptive conduct and corresponding consumer protection provisions</li> </ul>
<b>AUTOMATIC EXTENSIONS</b>	<b>Claims Preparation Costs and Expenses</b> \$25,000 sub-limit <b>Civil Compensatory Orders or Civil Penalties</b> \$250,000 in respect of any one claim and \$500,000 in the aggregate <b>Continuous Cover</b> from inception of first cover with About Underwriting, allowing for late reported circumstances in certain instances

PROFESSIONAL INDEMNITY CONT...	
<b>AUTOMATIC EXTENSIONS CONT...</b>	<p><b>Court Attendance Costs</b> compensation for attending court as a witness in connection with a claim notified</p> <p><b>Emergency Costs Advancement</b> within 30 days of receipt and approval</p> <p><b>Estates, Heirs, Legal Representatives and Assigns</b> definition of Insured extended</p> <p><b>Extended Notification Period</b> additional 60 days granted for acts or omissions committed prior to expiry of insurance</p> <p><b>Fraud, Dishonesty or Intentional Acts</b> included</p> <p><b>Investigation Costs and Expenses</b> \$500,000 sub-limit</p> <p><b>Joint Ventures</b> insured's joint and individual civil liability arising from the insured's participation in a joint venture</p> <p><b>Limitation of Liability Contracts</b> cover extended where insured has limited the liability of parties via a contract</p> <p><b>Loss of Documents</b> \$500,000 sub-limit</p> <p><b>Mitigation Costs and Expenses</b> \$100,000 sub-limit for direct costs and expenses</p> <p><b>Newly Acquired or Created Subsidiaries</b> definition of Insured extended to any subsidiary acquired or created by the named insured for a period of up to 60 days</p> <p><b>Public Relations Expenses</b> \$100,000 sub-limit</p> <p><b>Run-off</b> cover will continue until the expiry date in the event that any insured entity ceases to exist or is subject to an insolvency event</p> <p><b>Spousal Liability</b> spouse's legal liability for loss is treated as the liability of the insured</p> <p><b>Vicarious Liability for Consultants, Sub-Contractors and Agents</b> cover for consultants, sub-contractors or agents of the insured for which the insured is legally liable in respect of the conduct of the professional services</p>
<b>OPTIONAL EXTENSIONS AVAILABLE</b>	<p><b>Contractual Liability</b> cover is available for civil liability arising out of contractual indemnity or hold harmless provisions of designated contracts</p> <p><b>Fidelity Guarantee</b> up to \$500,000 sub-limit available for loss of money</p> <p><b>Indemnity to Consultants, Sub-Contractors and Agents</b> cover extended to civil liability against any consultant, sub-contractor or agent under the direct control and supervision of the named insured or any subsidiary</p> <p><b>Multi-year Run Off after merger, takeover, sale, winding up of the Insured</b> available in the event of a merger, takeover, sale or winding up</p> <p><b>Previous Business</b> coverage for the Insured's principals for claims resulting from their work performed at prior business</p> <p><b>Proportionate Liability</b> cover provided for an Insured having contracted out of the operation of proportionate liability legislation</p> <p><b>Pre-Acquisition Liability</b> cover can be extended for newly acquired or created subsidiaries</p>
<b>TERRITORIAL LIMITS</b>	Cover extends to anywhere in the world excluding the USA and Canada
<b>JURISDICTION</b>	Cover extends to claims or investigations anywhere in the world excluding the USA and Canada
<b>REINSTATEMENT OF POLICY LIMIT</b>	Standard wording provides one (1) reinstatement. Additional reinstatements can be added
<b>COSTS IN ADDITION LIMIT OF INDEMNITY</b>	The standard limit is Costs Exclusive
<b>COSTS EXCLUSIVE DEDUCTIBLE</b>	The standard deductible is Costs Exclusive
<b>ADDITIONAL COVERAGES AVAILABLE</b>	<p><b>Extended Continuous Cover</b> subject to certain conditions, continuous cover may be backdated</p> <p><b>Multiple Causes Of Loss Extension</b> In the event that there are a number of causes which contribute to the loss, indemnity is granted in respect of that part of the loss which is covered under this policy irrespective of whether one or more of the other causes is excluded under this policy</p> <p><b>Novation Extension</b> is available</p> <p><b>Statutory Liability/Legal Costs Extension</b> is available</p> <p><b>Waiver of Subrogation Extension</b> is available</p>

<b>MANAGEMENT LIABILITY COVERAGE HIGHLIGHTS</b>	
<b>PART A</b>	<p><b>Directors and Officers Liability – Up to \$10,000,000 limit available</b></p> <ul style="list-style-type: none"> <li>• Insured Organisation Reimbursement Cover</li> <li>• Additional Excess Limit Of Liability For Directors And Officers</li> <li>• Bail Bond And Civil Bond Costs</li> <li>• Deprivation Of Assets Expenses</li> <li>• Emergency Costs And Expenses</li> <li>• Employment Practices Liability</li> <li>• Extradition Proceedings</li> <li>• Identity Theft Expenses</li> <li>• Investigation Costs And Expenses</li> <li>• Management Buy-Outs</li> <li>• Outside Entity Executive Cover</li> <li>• Pre-Investigation Costs</li> <li>• Preservation of Right to Indemnity</li> <li>• Prosecution Costs</li> <li>• Public Relations Expenses</li> <li>• Reputation Protection Expenses</li> <li>• Run-Off for Retired Insured Persons</li> <li>• Statutory Liability Cover for Insured Persons</li> <li>• Superannuation Schemes</li> <li>• Taxation Liability</li> <li>• Workplace Health &amp; Safety Defence &amp; Investigation Costs And Expenses</li> </ul>
<b>PART B</b>	<p><b>Corporate Liability (Entity Coverage)</b></p> <ul style="list-style-type: none"> <li>• Breach Of Contract Defence Costs</li> <li>• Copyright Defence Costs</li> <li>• Crisis Events</li> <li>• Emergency Costs And Expenses</li> <li>• Identity Fraud</li> <li>• Liability to Third Party Entities due to Employee Dishonesty or Fraud</li> <li>• Pollution Defence Costs And Representation Costs And Expenses</li> <li>• Public Relations Expenses</li> <li>• Representation Costs And Expenses</li> <li>• Superannuation Schemes</li> <li>• Tax Audit Costs</li> <li>• Workplace Health &amp; Safety Defence &amp; Investigation Costs And Expenses</li> </ul>
<b>PART C</b>	<p><b>Employment Practices Liability – Up to \$5,000,000 sub-limit available</b></p> <ul style="list-style-type: none"> <li>• Includes Third Party Liability</li> <li>• Emergency Costs And Expenses</li> <li>• Public Relations Expenses</li> </ul>
<b>PART D</b>	<p><b>Statutory Liability – Up to \$1,000,000 sub-limit available</b></p> <ul style="list-style-type: none"> <li>• Insured Persons and Insured Organisation</li> <li>• Emergency Defence Costs</li> <li>• Outside Entity Executive</li> </ul>
<b>PART E</b>	<p><b>Crime Coverage – Up to \$500,000 sub-limit available</b></p> <ul style="list-style-type: none"> <li>• Crime Investigation Costs</li> <li>• Data Reconstitution Costs</li> </ul>
<b>PART F</b>	<p><b>Internet Liability – Up to \$500,000 sub-limit available</b></p> <ul style="list-style-type: none"> <li>• Emergency Costs and Expenses</li> <li>• Public Relations Expenses</li> </ul>

The **about** Underwriting team comprises technical and experienced personnel who are dedicated to providing exceptional service standards.

## CONTACT US

To find out more about our Insurance products, contact one of our Underwriters below:

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***The information is purely a summary of the policy features which can be made available. Each submission will be reviewed individually by Underwriters. Therefore please refer to the individual policy schedule for full details of all terms & conditions applicable to the coverage.***