

# about | ENGINEERS

PROFESSIONAL INDEMNITY with optional PUBLIC & PRODUCTS LIABILITY



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The **about** Underwriting Engineers policy provides Professional Indemnity with optional Public & Products liability offering a tailored solution for consulting engineers of various professions and disciplines. This product is particularly aimed at small to medium sized enterprises, however we can also consider larger risks.

## APPETITE

**about** Underwriting’s Engineers policy offers broad coverage and caters for an extensive range of engineering disciplines including, but not limited to the following:

- **Acoustic Engineering**
- **Civil Engineering**
- **Environmental Engineering**
- **Geotechnical Engineering**
- **Hydraulic Design/Engineering**
- **Mining Engineering**
- **Product Design Engineering**
- **Structural Engineers**
- **Traffic Engineers**
- **Chemical Engineering**
- **Drafting Engineers**
- **Electrical Engineering**
- **HVAC Engineering**
- **Mechanical Engineering**
- **Plumbing Engineering**
- **Safety Engineers**
- **Telecommunication Engineers**

## COVERAGE SECTIONS

### **Professional Indemnity**

Limits up to \$10,000,000 any one claim plus two (2) reinstatements (standard)

### **Public & Products Liability**

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

- **Standalone Cyber Liability policies are also available**
- **Excess of Loss Capabilities are available**

## 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.

## CLAIMS

In the event of a claim or notification, **about** Underwriting is your first contact point, and we will be present throughout the entire claims process. All **about** Underwriting Engineers’ claims are handled locally.

PROFESSIONAL INDEMNITY COVERAGE HIGHLIGHTS	
<b>CIVIL LIABILITY INSURING CLAUSE</b>	Indemnifies the Insured against Civil Liability for Loss incurred by the Insured in respect of any Claim first made against the Insured during the Period of Insurance arising from the provision of Professional Services by the Insured
<b>AUTOMATIC POLICY EXTENSIONS</b>	<ul style="list-style-type: none"> <li>• Compensation for Court Attendance - Sub-Limit \$30,000</li> <li>• Emergency Defence Costs - Sub-Limit \$25,000</li> <li>• Estate, Heirs, Representatives and Spouses - Full Limit</li> <li>• Extended Reporting Period - 60 Days</li> <li>• Change of Control - As per Policy</li> <li>• Previous Business Name - As per Policy</li> <li>• Inquiry Costs - Sub-Limit \$250,000</li> <li>• Loss of Documents - Sub-Limit \$500,000</li> <li>• Continuous Cover - Included</li> <li>• Vicarious Liability - Included</li> <li>• Joint Venture Liability - Included</li> <li>• Fraud and Dishonesty - Full Limit</li> <li>• Mitigation Costs and Expenses Sub-Limit - \$100,000</li> <li>• Safe Design Criminal Prosecution Defence Costs - Sub-Limit \$250,000</li> <li>• Compensatory Civil Penalties - Sub-Limit \$250,000</li> <li>• Principal's Indemnity - Included</li> <li>• Public Relations Expenses - Sub-Limit \$50,000</li> <li>• New Subsidiary of Business - 60 Days</li> </ul>
<b>POLICY TERRITORY</b>	Cover extends to anywhere in the world excluding the United States of America
<b>JURISDICTION</b>	Commonwealth of Australia
<b>REINSTATEMENT OF POLICY LIMIT</b>	Standard wording provides minimum one (1) reinstatement. Additional reinstatements available on request.
<b>LIMIT OF INDEMNITY</b>	The standard limit is Costs Exclusive
<b>EXCESS</b>	The standard excess is Costs Inclusive

GENERAL & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS	
<b>INSURING CLAUSE</b>	Covers legal liability in respect of personal injury; property damage; and advertising injury
<b>DEFENCE COSTS &amp; SUPPLEMENTARY PAYMENTS</b>	\$250,000 sub-limit for legal costs incurred by the insured at a Coronial Inquest, Inquiry, Royal Commission and/or Government Enquiry arising out of any alleged breach of statutory duty or hearing of a disciplinary nature subject
<b>CLAIMS PREPARATION COSTS AND EXPENSES</b>	\$25,000 sub-limit for reasonable professional fees and such other costs and expenses incurred for the preparation of any claim
<b>OPTIONAL EXTENSION: NORTH AMERICA</b>	Legal liability in respect of personal injury and/or property damage that arises out of any products exported to North America
<b>PROFESSIONAL LIABILITY WRITE-BACK</b>	Breach of duty owed in a professional capacity including: <ul style="list-style-type: none"> <li>• Professional medical advice by medical persons employed by the insured to provide first aid and other medical services on the insured's premises;</li> <li>• Advice or service given gratuitously; and</li> <li>• Advice given in respect of the use or storage of the insured's products</li> </ul>
<b>PROPERTY IN THE INSURED'S PHYSICAL OR LEGAL CONTROL</b>	\$250,000 sub-limit provided for Property in the insured's physical or legal control
<b>TERRITORIAL LIMITS</b>	Worldwide except North America
<b>ADDITIONAL COVERAGES AVAILABLE</b>	<b>Contractual Liability</b> can be extended to include liabilities assumed under the contracts specifically designated if required

	<p><b>Cyber Risks Extension</b> \$100,000 sub-limit providing basic coverage for third party Cyber Liability, first party Hacker Damages, and Cyber Extortion</p> <p><b>Waiver of Subrogation Extension</b> is available</p>
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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.*