

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 two 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 and General Liability, which can be taken as a total package solution or alternatively may be taken on a standalone basis.

APPETITE	
<p>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:</p>	
<ul style="list-style-type: none"> • Business Training Courses/RTO’s • Education Establishments • Management Consultants • Project Management (non-construction) • Stock & Station Agents 	<ul style="list-style-type: none"> • Education Advisory Services • Environmental Consultants • Marketing Consultants • Secretarial Services • Underground Cable/Pipe Locators
PACKAGE SECTIONS	
<p>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</p>	
<p>Section 2 - Professional Indemnity Limits up to \$20,000,000 any one claim and in the aggregate plus reinstatement(s)</p>	
SECURITY	
<p>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 for more information.</p>	

GENERAL & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS	
INSURING CLAUSE	Covers legal liability in respect of personal injury; property damage; and advertising injury
AUTOMATIC EXTENSIONS	<p>Supplementary Payments \$250,000 sub-limit for legal costs incurred by the insured at a Coronial Inquest, Inquiry, Royal Commission and/or or Government Enquiry</p> <p>Claims Preparation Costs and Expenses \$25,000 sublimit for reasonable professional fees and such other costs and expenses incurred for the preparation of any claim</p>
OPTIONAL EXTENSIONS AVAILABLE	<p>Indemnity to Contractors is available</p> <p>North America 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</p>

	<p>Contractual Liability can be extended to include liabilities assumed under the contracts specifically designated if required</p> <p>Proportionate Liability coverage is available</p> <p>Waiver of Subrogation is available for designated contracts</p>
TERRITORIAL LIMITS	Worldwide except North America

PROFESSIONAL INDEMNITY COVERAGE HIGHLIGHTS

CIVIL LIABILITY INSURING CLAUSE	<p>Cover provided under the Insuring Clause, in respect of the conduct of the professional services includes:</p> <ul style="list-style-type: none"> • breach of duty (including a fiduciary duty) • breach of privacy or confidentiality • breach of warranty of authority committed in good faith • unintentional defamation • unintentional infringement of any intellectual property rights • contraventions of the misleading and deceptive conduct and corresponding consumer protection provisions
AUTOMATIC EXTENSIONS	<p>Claims Preparation Costs and Expenses \$25,000 sub-limit</p> <p>Civil Compensatory Orders or Civil Penalties \$250,000 in respect of any one claim and \$500,000 in the aggregate</p> <p>Continuous Cover from inception of first cover with About Underwriting, allowing for late reported circumstances in certain instances</p>
AUTOMATIC EXTENSIONS CONT...	<p>Court Attendance Costs compensation for attending court as a witness in connection with a claim notified</p> <p>Emergency Costs Advancement within 30 days of receipt and approval</p> <p>Estates, Heirs, Legal Representatives and Assigns definition of Insured extended</p> <p>Extended Notification Period additional 60 days granted for acts or omissions committed prior to expiry of insurance</p> <p>Fraud, Dishonesty or Intentional Acts included</p> <p>Investigation Costs and Expenses \$500,000 sub-limit</p> <p>Joint Ventures insured's joint and individual civil liability arising from the insured's participation in a joint venture</p> <p>Limitation of Liability Contracts cover extended where insured has limited the liability of parties via a contract</p> <p>Loss of Documents \$500,000 sub-limit</p> <p>Mitigation Costs and Expenses \$100,000 sub-limit for direct costs and expenses</p> <p>Newly Acquired or Created Subsidiaries definition of Insured extended to any subsidiary acquired or created by the named insured for a period of up to 60 days</p> <p>Public Relations Expenses \$100,000 sub-limit</p> <p>Run-off 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>Spousal Liability spouse's legal liability for loss is treated as the liability of the insured</p> <p>Vicarious Liability for Consultants, Sub-Contractors and Agents 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>
OPTIONAL EXTENSIONS AVAILABLE	<p>Contractual Liability cover is available for civil liability arising out of contractual indemnity or hold harmless provisions of designated contracts</p> <p>Fidelity Guarantee up to \$500,000 sub-limit available for loss of money</p> <p>Indemnity to Consultants, Sub-Contractors and Agents 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>Multi-year Run Off after merger, takeover, sale, winding up of the Insured available in the event of a merger, takeover, sale or winding up</p> <p>Previous Business coverage for the Insured's principals for claims resulting from their work performed at prior business</p> <p>Proportionate Liability cover provided for an Insured having contracted out of the operation of proportionate liability legislation</p>

	Pre-Acquisition Liability cover can be extended for newly acquired or created subsidiaries
TERRITORIAL LIMITS	Cover extends to anywhere in the world excluding the USA and Canada
JURISDICTION	Commonwealth of Australia
REINSTATEMENT OF POLICY LIMIT	Standard wording provides one (1) reinstatement. Additional reinstatements can be added
COSTS IN ADDITION LIMIT OF INDEMNITY	The standard limit is Costs Exclusive
COSTS EXCLUSIVE DEDUCTIBLE	The standard deductible is Costs Exclusive
ADDITIONAL COVERAGES AVAILABLE	Extended Continuous Cover subject to certain conditions, continuous cover may be backdated Novation Extension is available Waiver of Subrogation Extension is available

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.