

# about | ENGINEERS

PROFESSIONAL INDEMNITY with optional PUBLIC & PRODUCTS LIABILITY



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The **about** Underwriting Engineers policy provides the benefits of two broad liability sections in a single package.

The policy includes 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** ◦ **Chemical Engineering** ◦ **Civil Engineering** ◦ **Drafting Engineers** ◦ **Environmental Engineering** ◦ **Electrical Engineering** ◦ **Fire Engineering** ◦ **Geotechnical Engineering** ◦ **HVAC Engineering** ◦ **Hydraulic Design/Engineering** ◦ **Mechanical Engineering** ◦ **Mining Engineering** ◦ **Plumbing Engineering** ◦ **Product Design Engineering** ◦ **Safety Engineers** ◦ **Structural Engineers** ◦ **Telecommunication Engineers** ◦ **Traffic Engineers**

## PACKAGE SECTIONS

### Coverage Section 1 - Professional Indemnity

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

### Coverage Section 2 - 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)**

## 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 COVERAGE EXTENSIONS</b>	<p><b>Advancement of Defence Costs</b> – full limit</p> <p><b>Emergency Defence Costs</b> – sub-limit \$25,000</p> <p><b>Estate, Heirs, Representatives and Spouses</b> – full limit</p> <p><b>Public Relations Expenses</b> – sub-limit \$50,000</p> <p><b>New Subsidiary or Business</b> – 60 days</p> <p><b>Compensation for Court Attendance</b> – principal \$500 per day/employee \$250 per day</p> <p><b>Extended Reporting Period</b> - 60 days</p> <p><b>Run-Off Cover</b> - available</p> <p><b>Previous Business Name</b> - available</p> <p><b>Inquiry Costs</b> – sub-limit \$250,000</p> <p><b>Loss of Documents</b> – sub-limit \$500,000</p> <p><b>Continuous Cover</b> - included</p> <p><b>Vicarious Liability</b> - included</p> <p><b>Joint Venture Liability</b> - included</p> <p><b>Fraud and Dishonesty</b> – full limit</p> <p><b>Mitigation Costs and Expenses</b> – sub-limit \$100,000</p> <p><b>Safe Design Criminal Prosecution Defence Costs</b> – sub-limit \$250,000</p> <p><b>Compensatory Civil Penalties</b> – sub-limit \$250,000</p> <p><b>Principal’s Indemnity</b> - included</p>
<b>POLICY TERRITORY</b>	Cover extends to anywhere in the world excluding the United States of America
<b>JURISDICTION</b>	Cover extends to claims or investigations anywhere in the world excluding the United States of America
<b>REINSTATEMENT OF POLICY LIMIT</b>	Standard wording provides two (2) reinstatements
<b>LIMIT OF INDEMNITY</b>	The standard limit is Costs Exclusive
<b>EXCESS</b>	The standard excess is Costs Inclusive

## PUBLIC & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS

Optional Coverage Section when taken in conjunction with the Professional Indemnity Coverage Section

<b>INSURING CLAUSE</b>	Indemnifies the Insured against all sums the Insured shall be legally liable to pay for Loss incurred by the Insured arising from any Claim in respect of Bodily Injury, Property Damage, Other Contingencies or Advertising Liability caused by an Occurrence during the Period of Insurance in connection with the Business
<b>AUTOMATIC COVERAGE EXTENSIONS</b>	<p>Additional Payments</p> <p>Principal’s Indemnity</p> <p>Cross Liability</p>
<b>POLICY TERRITORY</b>	Worldwide except United States of America
<b>JURISDICTION</b>	Cover extends to claims or investigations anywhere in the world excluding the United States of America

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.