

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

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 • 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 • 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)

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 for more information.

GENERAL & PRODUCTS LIABILITY COVERAGE HIGHLIGHTS

INSURING CLAUSE	Covers legal liability in respect of personal injury; property damage; and advertising injury
AUTOMATIC EXTENSIONS	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 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
OPTIONAL EXTENSIONS AVAILABLE	Indemnity to Contractors is available 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 Contractual Liability can be extended to include liabilities assumed under the contracts specifically designated if required Proportionate Liability coverage is available Waiver of Subrogation is available for designated contracts
TERRITORIAL LIMITS	Worldwide except North America

PROFESSIONAL INDEMNITY COVERAGE HIGHLIGHTS

CIVIL LIABILITY INSURING CLAUSE	Cover provided under the Insuring Clause, in respect of the conduct of the professional services includes: <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	Claims Preparation Costs and Expenses \$25,000 sub-limit Civil Compensatory Orders or Civil Penalties \$250,000 in respect of any one claim and \$500,000 in the aggregate Continuous Cover from inception of first cover with About Underwriting, allowing for late reported circumstances in certain instances

PROFESSIONAL INDEMNITY CONT...	
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> <p>Pre-Acquisition Liability cover can be extended for newly acquired or created subsidiaries</p>
TERRITORIAL LIMITS	Cover extends to anywhere in the world excluding the USA and Canada
JURISDICTION	Cover extends to claims or investigations anywhere in the world excluding the USA and Canada
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	<p>Extended Continuous Cover subject to certain conditions, continuous cover may be backdated</p> <p>Multiple Causes Of Loss Extension 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>Novation Extension is available</p> <p>Waiver of Subrogation Extension is available</p>

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:

Liz Peach Dip.F.S.
Portfolio Manager
Direct: 03 9998 9081
Mobile: 0478 059 556
Email: liz@aboutunderwriting.com.au

Jodie Banks B.Bus B.A.
Underwriting Manager
Direct: 03 9998 9082
Mobile: 0448 333 898
Email: jodie@aboutunderwriting.com.au

Matt Theodorakis
Assistant Underwriter
Direct: 03 9998 9086
Email: matt@aboutunderwriting.com.au



ABN 78 608 848 479 AFSL 483210
PO Box 16106, Collins Street West VIC 8007
Suite 302, 546 Collins Street, Melbourne VIC 3000
Telephone: (03) 9998 9080 Fax: (03) 9998 9099
info@aboutunderwriting.com.au
aboutunderwriting.com.au

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.