



ASSOCIATION LIABILITY

Association Liability Insurance is a combined policy specifically designed for associations and nonprofit organisations. The policy provides protection to the individual office bearers and the association against wrongful acts in the management of the association, employment practices liability and fidelity. In addition, the policy also provides coverage to the association against claims for financial loss arising out of a breach of professional duty by the association.













How Much We Can Cover

\$20m



Types of Protection

-  Misleading & deceptive conduct*
-  Breaches of intellectual property rights*
-  Contractual Liability
-  Fraudulent & dishonest acts
-  Outside Directorships
-  Workplace Discrimination
-  Defamation*
-  Loss of or damage to documents
-  Fines & penalties
-  Employee Theft



Who we Cover

- Any association type
- Excludes political parties and unions

*We only provide coverage for unintentional misleading & deceptive conduct, breaches of intellectual property rights and defamation.



Why do you need Association Liability Insurance?

What if someone alleged that defamatory remarks were made by an association executive? The claimant may seek an apology, retraction of the executive and compensation. If the insured did not agree, the claimant could threaten defamation proceedings. If the association is not insured they would have no protection against such allegations and would be held financially liable for any proceedings.



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