

SOLE TRADERS MANAGEMENT LIABILITY

Berkley Insurance Australia has developed Sole Traders Management Liability because Private Company Management Liability policies are not suitable for Sole Traders.









How Much We Can Cover

\$20m



Types of Protection

-  Advancement of Costs and Emergency Defence Costs
-  Pollution Costs
-  Workplace Health & Safety Incidents
-  Employment Issues
-  Tax Audits / Investigations
-  Employee Theft



Who we Cover

- Bookkeepers
- Individual consultants
- Tradesmen
- Financial planners
- IT consultants
- Freelance writers
- Landscapers & gardeners
- Direct retailers
- Allied health consultants



Why do you need Sole Traders Management Liability Insurance?

Companies are incorporated and as a result, their management liability insurance policies require company reimbursement clauses. Sole Traders by their very nature are not incorporated and, therefore, require a bespoke management liability contract – called Sole Traders Management Liability, or STML.

Sole traders management liability protects the sole trader from personal financial loss arising from claims made against them regarding unfair dismissal, harassment, discrimination and other related wrongful acts.