

## ENVIRONMENTAL CONSULTANTS

### Professional Indemnity

Professional Indemnity insurance provides essential financial protection for Environmental Consultants against potential losses arising out of acts, errors and omissions from a wide variety of professional services provided, including advice on pollution, waste control and land fill schemes, land management and climate change management.

#### Key Exposures

Inadequate / incorrect advice, design, specification
Inadequate supervision / project management
Inappropriate / incorrect certification
Poor work documentation
Taking on work beyond capabilities / experience
Poor communication with clients
Breach of copyright

Newline Australia provides a tailored Environmental Consultants Professional Indemnity insurance policy based on a broad civil liability wording.

#### Key Facts

<b>Security</b>	Lloyd's (Newline Syndicate 1218)
<b>Security Rating</b>	"A+" from Standard and Poor's
<b>Line Size</b>	Up to \$25 million capacity
<b>Reinstatements</b>	Typically Nil to 1 reinstatements
<b>Capacity Use</b>	Primary layer (preferred); Excess layer; Co-insurance
<b>Geographical</b>	Worldwide (typically excluding North America)
<b>Jurisdiction</b>	Australia

#### Underwriting Criteria

- Newline Australia Environmental Consultants Proposal Form (or suitable substitute) – must be signed.
- Full claims information (i.e., paid claims and outstanding estimates)
- For Excess Layers:
  - Details of primary insurer and terms applied
  - Underlying wording

## Coverage Features

#### Insuring Clauses

- Claims Made and Notified coverage basis
- Civil Liability or Negligence basis, including:
  - Intellectual Property
  - Misleading & Deceptive Conduct
  - Libel & Slander
  - Fraud & Dishonesty
  - Defence Costs - offered inclusive within the Limit of Liability

#### Automatic Extensions

- Compensation for Court Attendance Costs - \$25K sub-limit
- Extended Reporting Period – 30 days
- Previous Business Name
- Coronial Inquests and Quasi Judicial Costs - \$100K sub-limit
- Loss of Documents - \$250K sub-limit
- Newly Acquired or Created Subsidiary or Business
- Continuous Cover

#### Optional Extensions

- Joint Venture Liability
- Project / Construction Managers
- Principal's Indemnity

#### Key Exclusions

- Optional Extensions (unless coverage is granted)
- Known claims / circumstances
- Personal Injury / Property Damage – however policy may have a professional services write-back
- Contractual Undertakings – unless liability would attach in the absence of the same
- Warranties, guarantees, performance guarantees
- Conflicts of interest
- Claims by related / associated entities
- Goods sold
- Off-site waste liability
- Faulty workmanship / own work