



Not For Profit Liability

Product Summary

A combined policy providing flexibility to Associations and non-profit organization to protect their Officer Bearers and the Association

General Product Features, Benefits and Extensions

General Product Features

- Six Coverage Sections.
- General Extensions applicable across all Coverage Sections.
- Flexible sub-limits available.
- Coverage can be tailored to the needs of the Insured.
- All claims are managed by a specialist, in-house team supported by a panel of expert law firms.

General Extensions include:

- Acquisition of Named Insured
- New and Previous Subsidiaries
- Compensation for court attendance
- Continuous cover
- Discovery Period (available on request)
- Estates and legal representatives
- Financial Impairment of Named Insured
- Public relations & crisis management costs
- Media Claims
- Defamation

Please Note: This document is for general informative purposes only and does not constitute policy advice. Please read the policy wording in its entirety.

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Coverage Sections Summary

<p>Section 1 Office Bearers' Liability / Association Reimbursement</p>	<ul style="list-style-type: none"> • Broad "Wrongful Act" definition. • "Loss" includes Defence Costs and Investigation Expenses. • Individual Cover – coverage for Insured Persons when they are not able to be indemnified by the Named Insured • Your reimbursement cover – coverage for the Named Insured for indemnification of Insured Persons. • Affirmative Cyber coverage for Office Bearers 	<p>Automatic Extensions (sub-limited):</p> <ul style="list-style-type: none"> • Bail and Civil Bond Expenses • Deprivation of Assets Proceedings • Insured Persons' tax liability • Employment superannuation scheme • Extradition expenses • Outside Position liability • Retired Office Bearers (84 months) • Spousal liability • Emergency Defence Costs
<p>Section 2 Not For Profit Liability</p>	<ul style="list-style-type: none"> • Cover (including Defence Costs) for Claims made against the Named Insured 	<p>Automatic Extensions (sub-limited):</p> <ul style="list-style-type: none"> • Breach of contract defence costs • Tax Audit costs
<p>Section 3 Professional Indemnity</p>	<ul style="list-style-type: none"> • Cover for Claims arising out of a Wrongful Act in the conduct of Professional Services • Professional Indemnity cover is provided on a Civil Liability basis • 6 Automatic Extensions are included, offering first and third-party coverage 	<p>Automatic Extensions (sub-limited):</p> <ul style="list-style-type: none"> • Consumer Protection Legislation • Intellectual Property Breach • Contractors and Consultants • Joint Venture Liability • Privacy Breach Expenses • Loss of Documents
<p>Section 4 Employment Practices Liability</p>	<ul style="list-style-type: none"> • Coverage for Claims for Employment Related Wrongful Acts or Third Party Sexual Harassment • Broad definition of "Employment Related Wrongful Act", offering coverage for a variety of actual or alleged employment-related contraventions and failures. • Third Party Sexual Harassment covers sexual harassment against third parties during the course of the Insured's business. 	
<p>Section 5 Statutory Liability</p>	<ul style="list-style-type: none"> • Comprehensive cover for Statutory Liability • Wrongful Act definition includes allegations that the Insured has committed a contravention of an Act of Parliament, punishable by a Statutory Fine or imprisonment. 	<p>Automatic Extension (sub-limited):</p> <ul style="list-style-type: none"> • Workplace health and safety defence costs and Investigation Expenses
<p>Section 6 Crime</p>	<ul style="list-style-type: none"> • Comprehensive crime coverage, offering protection for direct financial loss discovered during the period of insurance, as a result of: <ul style="list-style-type: none"> • Internal crime; • External crime • Computer fraud; or • Theft occurring after the retroactive date. • Automatic Coverage includes reasonable: <ul style="list-style-type: none"> • fees, costs and expenses of a fraud investigator; and • legal fees, costs and expenses incurred in the defence of any claim, suit or proceeding resulting from covered direct financial loss. 	<p>Optional Extension for Social Engineering (sub-limited): Coverage for direct financial loss which results directly from Social Engineering Fraud. Definition of Social Engineering Fraud includes impersonation of:</p> <ul style="list-style-type: none"> • an Insured Person; • Client or customer of the Named Insured; or • A party with whom the Named Insured has a written contract <p>by a third party to manipulate the Named Insured to transfer money to that third party or other entity.</p>

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Our approach is built around our ongoing commitment to a customer-first culture, supported by empowered and responsive underwriting and claims teams and underpinned by our *Pursuing Better Together* brand promise.

Pursuing Better Together

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- Listen, share insights and work together to deliver informed solutions.
- Build trusting, respectful and responsive relationships.
- Understand your goals and explore possibilities together.

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Standard & Poor's	A+ (strong)
Fitch	AA- (very strong)

as of 31/12/2021

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