

LEGAL EXPENSES INSURANCE

ENABLING SMES TO PURSUE OR DEFEND LEGAL RIGHTS AND HAVE ACCESS TO EXPERT LEGAL RESOURCES, WHICH WOULD OTHERWISE BE COST PROHIBITIVE.

WHY BUY IT?

- Enables SMEs to pursue or defend their legal rights
- Access to expert legal resources, which would otherwise be cost prohibitive
- Protects cash flow from excessive legal costs
- A credible risk management product in an environment of:
 - i. Increasing consumer rights;
 - ii. Complex compliance and regulations; and
 - iii. Increased litigation

POLICY COVERAGE

- Disputes arising from sales or supply of goods and services
- Appeals against WHS cease work orders
- Property Disputes
- Pursuit of past employees who are soliciting clients or employees (i.e. restrictive covenants)
- Appeals against suspension, revocation, imposed alteration of or refusal to renew a Statutory Operating Licence
- Data Protection disputes brought under the Privacy Act
- Tax Audit Costs where not otherwise insured (may be subject to an additional premium)

POLICY BASIS

- Underwritten on a "claims made" basis with an unlimited retroactive date
- Responds to claims where there are reasonable "prospects of success"

EXCLUSIONS

- ✓ Financial Contracts (credit, insurance etc.)
- ✓ Franchise Contracts
- ✓ Employment Contracts (other than for non-compete clauses)
- ✓ Prosecutions for criminal damage, violence, dishonesty or fraud
- ✓ Traffic offences
- ✓ Non-payment of rent
- ✓ Planning/building regulation disputes
- ✓ Tenancy renewals or property purchases
- ✓ Changes to statutory operating licensing requirements
- ✓ Driving licenses

OTHER POLICY DETAILS

- ✓ Limits of Liability \$100,000 or \$250,000
- ✓ Nil excess or co-insurance
- ✓ Available for Australian domicile businesses only



For more information about SUA and our Products, visit our website.

SCAN HERE

COVERAGE FOR THE UNEXPECTED

SUA.COM.AU

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