

Professionals Combined Legal Liability FACT SHEET

Professional Indemnity and Public Liability for consultants

Do not rely on this document to determine the extent of cover. This brief summary of the cover, it is not the actual policy. For full details of the policy please refer to the policy wording. [Click here to view **http://www.insuresme.com.au/policy-wording**](http://www.insuresme.com.au/policy-wording).

Covers: This product is designed for 'white-collar' professionals. Consultants in wide-range of trades such as Business Consulting, IT, Recruitment, Hospitality, Marketing and much more.

It covers your liability for financial loss caused to a third party arising from your professional advice.

It also covers your liability for personal injury or property damage to a third party arising out of your business.

Extensions in coverage across all of your policy:

1. Court Attendance Costs
2. Joint Venture Liability
3. New Subsidiaries
4. Official Investigation and Enquiry Costs - \$250,000 aggregate
5. Public Relations Expenses - \$25,000 aggregate

Extension in coverage on your Professional Indemnity Section:

1. Automatic Reinstatement
2. Continuous Cover
3. Dishonesty of Employees
4. Fidelity - \$100,000 aggregate
5. Lost Documents - \$250,000 aggregate
6. Run off Cover
7. Statutory Liability - \$250,000 aggregate
8. Sub - contractors, Consultants and Agents

Extensions in coverage on your Public and Products Liability Section:

1. Legal Costs
2. Solicitors Fees
3. First Aid
4. Preservation of Property

Dollar Limits:

Professional Indemnity: - Options of AUD\$500,000, AUD\$1,000,000, AUD\$2,000,000, AUD\$5,000,000 or AUD\$10,000,000 any one Loss and in the aggregate during the **Period of Insurance** plus one Automatic Reinstatement.

Public Liability: - AUD\$20,000,000 any one **Occurrence** or series of **Occurrences** from one originating cause, except liability arising out of the **Insured's Products** where the **Limit of Liability** is AUD\$20,000,000 any one **Occurrence** or series of **Occurrences** from one originating cause and in the aggregate during the **Period of Insurance**.

Excess: Options for AUD\$2,000, AUD\$1,000, AUD\$500 or Nil any one **Loss** inclusive of insured costs.

Covers: Certain Underwriter's at Lloyds under Agreement No. B03345C3342016428

Not covered: Here is a list of common risks this policy does not intend to cover

- This policy is for loss to third parties so it doesn't cover injury or loss to yourself or your property or.
- This policy is not for injury to your employees.
- This policy will cover work you undertake under the profession you nominate in the questionnaire and any ancillary work relating to the professional service. It will not cover work that is indirectly related to that profession. i.e. If you are a Business Consultant, we will not cover your work as a Gardener.

Some general exclusions to this policy include:

- Asbestos
- Terrorism, War and Civil War
- Fraudulent, dishonest or criminal acts
- Work conducted within North America or products exported to North America
- Radioactive Contamination and Explosive Nuclear Assemblies
- Trading debts
- Liquidated damages
- Fines, Penalties, Punitive or Aggravated Damages
- Employers liability
- Contractual obligations outside of your normal professional services

We encourage you to read the policy wording for full details on these and other conditions of the product.

[Click here to view <http://www.insuresme.com.au/consultants>.](http://www.insuresme.com.au/consultants)

Why insuresME?



The Price

We work hard to deliver a competitive price across the board. Test us out against the competition!



The Coverage

We've built one liability product with the cover you need. Don't be confused by a Smorgasbord of bewildering products. We want to clear things up for you.



The Platform

We want you to understand the process of purchasing your insurance. Our platform is designed with you in mind to be intuitive and helpful.



The Process

It's quick and it's simple. We all lead busy lives - insuresME asks only the questions we need to know and gives you evidence of cover quickly.



The Payment

A range of payment options are available including monthly payment options with a super competitive funding rate!



The Policy

insuresME provides a dashboard for your policy. See the life of your policy, retrieve documents or lodge claims at any time.



Your Claims

We make it easy for you to lodge a claim with no confusion. We're here when you need us.



Your Document

It's likely the contracts you enter require certificates of insurance. Retrieve yours instantly, online with insuresME.