

PROFESSIONAL LINES

MISCELLANEOUS PROFESSIONAL INDEMNITY INSURANCE



In an increasingly litigious corporate environment, professional services providers such as interior designers, management consultants, advertising agents and educational institutes can be vulnerable to allegations of professional negligence or breaches of civil liability.

Allied World recognizes the need to ensure peace of mind and protection for your company balance sheet in the event something goes wrong.

MISCELLANEOUS PROFESSIONAL INDEMNITY INSURANCE

KEY FEATURES

- Broad civil liability insuring clause

COVERAGE HIGHLIGHTS

- Automatic extensions including:
 - Complimentary Legal Advice
 - Contractual Liability
 - Joint Ventures
 - Limitation of Liability Contracts
 - Loss Mitigation Costs (Refund of Professional Fees) - subject to sub-limit
 - Pollution Liability
 - Reduction of Excess
 - Vicarious Liability for Consultants
- Optional Extensions available:
 - Fidelity Cover - subject to sub-limit
 - Proportionate Liability

TARGET CLASSES

- Australian Domiciled Small, Medium and Large Companies
- With a particular focus on specialist and consultancy firms including, but not limited to:
 - Management Consultants
 - Interior and Landscape Designers
 - IT Consultants
 - Office Fit Out
 - Marketing Consultants, Advertising Agencies, Market Researchers and PR Firms
 - Graphic Designers
 - Event Managers/Organisers
 - Recruitment Consultants
- We will also consider on a case-by-case basis other Technical or Advisory firms, including but not limited to:
 - Debt Collection Agencies
 - Claims and Loss Adjustors
 - Lawyers
 - Telecommunication Providers
 - Publishers
 - Accountants
 - Travel Agents and Tour Operators
 - Property Managers and Real Estate Agents

UNDERWRITING STRATEGY

- Maximum capacity
AUD \$10,000,000
- Minimum deductible
AUD \$10,000
- Minimum premium
AUD \$10,000



This information is provided as a general overview for agents and brokers. Coverage will be underwritten by the Australia branch office of Allied World Assurance Company, Ltd. Coverage is only offered subject to local regulatory requirements and through licensed agents and brokers. Actual coverage is subject to the terms, conditions and exclusions of the actual policy issued. © 2019 Allied World Assurance Company Holdings, Ltd, a Fairfax company. All rights reserved.

About Allied World

Allied World Assurance Company Holdings, Ltd, through its subsidiaries, is a global provider of insurance and reinsurance solutions.

We operate under the brand Allied World and have supported clients, cedents and trading partners with thoughtful service and meaningful coverages since 2001.

We are a subsidiary of Fairfax Financial Holdings Limited, and we benefit from a worldwide network of affiliated entities that allow us to think and respond in non-traditional ways.

Our capital base is strong, our solutions anticipate rather than react to changing trends, and our teams are focused on establishing long-term relationships that are mutually beneficial.

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