



Liberty is here for you.  
**Today. Tomorrow.  
Together.**

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A combined cover that meets the market's needs

# Combined Public Liability and Civil Liability Professional Indemnity

Provides seamless cover and reduces uninsured exposures



## A single cover for those unexpected events

Liberty offers a single Combined General Liability (CGL) policy covering Public Liability and Civil Liability Professional Indemnity.

These closely aligned products have been combined on to a single wording to provide a seamless solution to third party exposures. Having these placed independently can create unnecessary dual insurance issues or even worse - uninsured exposures.

The below table illustrates how certain scenarios could attract coverage under the combined offering.

Cover for	CGL	PI
1. Professional advice or service - no separate fee income	✓	✓
2. Professional advice or service - with a separate fee income	✗	✓
3. Non professional advice, design, formula or specification (no separate fee charged)	✓	✗
4. Non professional advice, design, formula or specification (separate fee charged)	✓	✓
5. Financial Loss (i.e. not consequent upon an injury or damage)	✗	✓
6. Injury or Damage (faulty design)	✓	✓
7. Injury or Damage (faulty manufacture)	✓	✗

Actual cover and policy response will be subject to the policy terms and conditions.



## What makes Liberty Australia's Casualty team stand out?

- Liberty has invested heavily to build and retain a large team of experienced underwriters and claims professionals who are consistently recognised by independent research as market leaders. These specialists work closely with our in-house engineers who provide greater technical insight of risk assessment and a deeper understanding of our clients.
- We have experienced and empowered underwriting teams in each mainland capital - offering general or differentiated products, tailored or enhanced covers at commercially realistic terms. Complex risks and programs are our speciality.
- Our claims professionals engage closely with brokers and clients - both pre and post claim - to ensure their claims are managed efficiently and professionally, with strong understanding of the client and coverage intent.
- Our integrated team approach facilitates delivery of differentiated and tailored solutions.

✓ Coverage provided  
✗ Coverage not provided



We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating



## Claims scenarios

### Scenario 1:

Liberty's insured was engaged to design and manufacture mining equipment. Whilst being used, the equipment fell from its cradle and caused damage to the conveyor belt below. Investigations revealed both design defects and manufacturing inadequacies.

The third party demanded replacement mining equipment and claimed compensation for the damage to the mine and for downtime. The combined CGL/PI policy was able to respond, the loss was assessed and indemnity was provided expeditiously in accordance with the terms and conditions; an outcome that was unlikely to be reached where there were separate policies in place applying to the same scenario, potentially contesting indemnity and increasing the downtime loss.

### Scenario 2:

The insured was engaged to construct retaining walls at a new development site. The walls were the subject of design by in-house engineers and were completed in accordance with the design. Six months later, one of the retaining walls collapsed, causing injury to a worker and building foundation damage arising from defective design calculations.

The insured is exposed to a common law personal injury claim and a demand from the developer for the cost of the wall, the costs of additional modifications to the walls on site and business interruption losses. The CGL/PI policy indemnifies the insured, subject to the terms, for both claims. The Liberty Statutory Liability endorsement also protects the insured in the event of a Workplace Health & Safety prosecution.

## Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.