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Protecting  
professionals from  
the complexity of  
modern design  
and construction  
activities

# Construction Consultants Professional Indemnity insurance (03-11)

## Technical specifications

### Protecting professionals

The construction sector continues to be a significant area of growth and opportunity for professionals servicing the sector.

Faced with ever increasing project complexities, cost pressures and tight timeframes, the last thing a professional consultant wants to spend time worrying about is uninsured exposures to third party litigation.

Whether your clients are architects, building surveyors, structural or civil engineers, interior designers or project managers, Liberty's new policy wording is broad enough to meet their unique needs.

### What is covered?

- **Civil Liability** – the insured incurs arising from the performance of their professional services (and it's not tied to a breach of professional duty).
- **Competition and Consumer Act** – cover in respect of a claim brought under the Competition & Consumer Act except for anti-competitive practices.
- **Defence Costs Paid in Advance** – prior to final resolution of a valid claim.
- **Personal Injury, Property Damage and Pollution** – claims arising from the performance of professional services by the insured.
- **Deemed Employees** – contractors and consultants who are deemed employees under the workers' compensation laws.
- **Implied Warranties and Conditions** – for claims alleging breach of warranty or condition as to merchantable quality, due skill and care or fitness for purpose implied in a contract under common law or the Trade Practices Act.
- **Limitation of Liability Contracts** – the insured's right to claim under our policy will not be prejudiced by contracts entered into by the insured with other parties that limit the other parties' liability.
- **Public Relations Costs** – for engaging a public relations consultant to protect the insured's professional reputation in the event of a claim or potential claim.
- **Period of Grace** – if the policy is not renewed or replaced with a similar policy the insured has an extended 30 day period to notify a claim under the policy for professional services performed prior to the end of the policy period.

- **Contractual Liability (optional)** – for liability the insured incurs under an indemnity or hold harmless term of a contract to the extent that such liability results from the insured’s performance of professional services.
- **Loss Mitigation and Rectification (optional)** – direct costs and expenses incurred by the insured in taking action to rectify or mitigate the effects of any act or omission that would otherwise result in a claim covered under the policy.
- **Novated Contracts (optional by endorsement)** – for liability the insured has assumed by reason of a novated contract. Please contact one of our underwriters to have this optional extension included in the quote.
- **Proportionate Liability (optional by endorsement)** – for liability the insured has assumed by contracting out of proportionate liability legislation. Please contact one of our underwriters to have this optional extension included in the quote.

#### Other extensions include:

- Breach of Confidentiality
- Continuous Cover
- Defamation
- Extended Policy Period
- Fraud and Dishonesty
- Intellectual Property Rights
- Interference with Privacy
- Joint Ventures
- Loss of Documents
- New Subsidiaries
- Professional Inquiries
- Spouses, Estates and Representatives
- Reinstatement (optional)
- Vicarious Liability

## 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.