

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

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A clear, broad policy wording that provides comprehensive, easy-to-understand coverage and protects you against a wide range of risks

Civil Liability Professional Indemnity insurance

Professionals face a unique set of risks

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Today, every business relies on the advice and skill of highly trained professionals. That's what's driven the growth in small and medium sized professional practices providing an ever-wider range of professional services.

In a highly competitive, increasingly litigious marketplace the professionals that run or work in these practices – professionals like you – face a growing risk of legal action – and the consequent costs in money, time and loss of reputation.

Liberty's Civil Liability Professional Indemnity (CPI) insurance policy protects you and your organisation against a wide range of third party claims for financial loss, personal injury and property damage. Crucially, the policy wording is clear and broad, providing cover that is comprehensive but not complex and protecting you against a wide range of risks.

What are the benefits?

Defence costs are paid as they are incurred

The legal costs of defending a claim can eat into cash flow and threaten your business. The policy pays defence costs as they are incurred so you are not out of pocket.

All professional activities can be covered

The professional services market is increasingly specialised. Liberty's policy allows you to tailor the definition of "Professional Services" to meet your specific needs. This minimises the potential for gaps in your protection.

Protecting your reputation

Your reputation has value. Liberty's policy can cover the costs of engaging a public relations consultant to help protect your reputation.

Protection against sub-contractors' mistakes and rogue colleagues

The policy protects you against claims arising from your sub-contractors' actions. It also ensures unscrupulous actions by others won't prejudice your cover.

Contractors and consultants are also covered

The policy covers directors, partners and employees as well as contractors and consultants who are deemed to be employees under workers' compensation laws. Cover also extends to their estates, heirs and legal representatives in the event of death or incapacity.

Cover that recognises commercial reality

Commercial contracts you enter into with other parties that limit their liability will not prejudice your right to indemnity under your policy.



We're part of the Liberty Mutual Group, a Fortune Global 500 company that's been in business since 1912 with an S&P A+ financial strength rating

Protection that counts

Liberty's policy also offers coverage for:

- Costs incurred in restoring or replacing lost documents
- Claims alleging defamation unless intentional
- A 30 day extended reporting period for professional services performed prior to end of policy period
- 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 and/or the Trade Practices Act
- Claims brought under the Trade Practices Act (except for anti-competitive practices)
- Claims alleging infringement of intellectual property rights (other than in North America)
- Claims alleging unlawful interference with privacy
- Claims alleging beach of confidentiality
- Costs incurred in preparing for and attending official inquiries and investigations
- Cover for your inadvertent failure to notify Liberty of facts that later give rise to a claim – this cover only applies if the policy on foot when you notify us is a renewal of a Liberty PI policy

So why choose Liberty?

Superior underwriting service

Liberty underwriters have extensive industry expertise and significant underwriting authority. You'll enjoy responsive service and quick underwriting decisions.

Knowing your claims will be paid

Liberty is a division of Liberty Mutual Group. Our long history and financial strength means we will be there when it matters most.

We act in your interests – not the interests of shareholders

We are a mutual – not a stock company. Our first and foremost responsibility is to you, the policyholders. We act in your interests, not in the interests of shareholders.

The peace of mind that comes from working with the best

We are a leading provider of Professional Indemnity insurance in the Asia Pacific region with unparalleled years of experience and expertise in underwriting, risk engineering and claims management.

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.

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