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**Today. Tomorrow.
Together.**

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Professionals face a whole range of legal risks and the potential cost in money, time and loss of reputation is getting higher every day

Civil Liability Professional Indemnity insurance (03-11)

Technical specifications

Protecting professionals

Liberty's new Civil Liability Professional Indemnity insurance policy protects your professional clients against a broad range of third party claims for financial loss, personal injury and property damage.

Whether your clients are management consultants or travel agents, advertising copywriters or loss adjustors, Liberty's new policy wording is broad enough to meet their unique needs.

What is covered?

- **Personal Injury and Property Damage** – claims arising from the performance of professional services by the insured.
- **Defence Costs Paid in Advance** – prior to final resolution of a valid claim.
- **Competition & Consumer Act** – cover in respect of a claim brought under the Competition & Consumer Act except for anti-competitive practices
- **Contractors and Consultants** – who are deemed to be employees under the applicable 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 Competition & Consumer Act.
- **Limitation of Liability Contracts** – the insured's right to claim under our policy will not be prejudiced by contracts with other parties that limit their liability.
- **Public Relations Costs** – for engaging a public relations consultant to protect the insured's professional reputation in the event of a claim or a 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 the insured's liability to pay under an indemnity and/or hold harmless term of a contract to the extent that such civil liability results from the insured's performance of professional services.
- **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
- Reinstatement (optional)
- Spouses, Estates and Representatives
- Vicarious Liability

Other conditions and extensions

- **Allocation** – Senior Counsel clauses apply to disputes regarding decisions to defend claims and allocation between covered and uncovered matters.
- **Change in Control** – if a change in control occurs during the policy period, the policy will continue to provide cover for acts, errors or omissions prior to the effective date of the change in control.
- **Severability of Proposal and Non-Imputation** – offers protection for innocent insureds.
- **Insured** – the definition of insured includes subsidiaries which were a subsidiary of the named insured prior to the commencement of the policy period.

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.