

Business Practices Protection



Management Liability with protection where you need it most!!

STATUTORY LIABILITY Prosecutions by Regulatory Authorities

What is covered?

- ✓ Not sub-limited
- ✓ Fines
- ✓ Enforceable Undertakings
- ✓ Legal Costs accrued to defend
- ✓ Most Acts of Parliament (incl.):
 - WH&S
 - Pollution
 - Transport
 - Spam

INQUIRY COSTS INDEMNITY Investigations by Regulatory Authorities

What is covered?

- ✓ Costs accrued to investigate and attend an Inquiry
- ✓ Broad definition of Inquiry
- ✓ Cover commences at point of Notifiable Incident
- ✓ Most Regulatory Authorities (incl.):
 - WH&S
 - Pollution
 - Transport
 - Spam

EMPLOYMENT PRACTICES LIABILITY Employee/Employer disputes

What is covered?

- ✓ Unfair, unlawful & wrongful dismissal
- ✓ Failure to promote or employ
- ✓ Discrimination & harassment
- ✓ Back pay following reinstatement
- ✓ Legal costs to defend the action

DIRECTORS & OFFICERS LIABILITY Protecting directors' and officers' personal assets

What is covered?

- ✓ Wrongful acts arising from discharge of duties as a director or officer
- ✓ Legal costs accrued to defend
- ✓ Spousal Property

ORGANISATION LIABILITY Indemnifying the organisation against Wrongful Acts

What is covered?

- ✓ Claims for compensation arising out of the Organisation's wrongful acts
- ✓ Legal Costs accrued to defend

Automatic Extensions

- ✓ Isolated D&O limit
- ✓ Advance Payment of Costs
- ✓ Blanket O/S Directorships
- ✓ Retirement of Employees
- ✓ Includes Volunteers and Deemed Employees

Optional Extensions

- ✓ Reputation Expenses
- ✓ Fidelity Guarantee
- ✓ Taxation Audit Expenses

QUICK FACTS

- ✓ 48 hr quoting
- ✓ Up to \$10m available
- ✓ Few occupation limitations

CONTACT

Wyn Le
P: 07 3624 9405
M: 0422 765 303
E: wynl@sua.com.au

Wendye Musgrave
P: 07 3624 9404
M: 0400 180 974
E: wendyem@sua.com.au

Ben Johnston-Bradford
P: 07 3624 9406
M: 0404 519 692
E: benj@sua.com.au

John Iles
P: 07 3624 9408
M: 0413 449 951
E: johni@sua.com.au

always
thinking.

Specialist Underwriting Agencies Pty Ltd ABN 18 010 862 745 AFSL 231104
255 Sandgate Rd Albion, Qld 4010 PO Box 324 Clayfield, Qld 4011
P: 07 3624 9400 F: 07 3624 9433 E: info@sua.com.au

This is an overview of the coverage provided. We recommend reading the policy wording prior to considering cover. Contact us to obtain the policy wording.

