

# Business Practices Protection

Management Liability with protection where you need it most!!

## BROADFORM STATUTORY LIABILITY

Prosecutions by Regulatory Authorities

- Monetary Penalties
- Enforceable Undertakings
- Most Acts of Parliament (incl.): (WH&S; Pollution; Transport; Spam; Privacy)

## INQUIRY COSTS INDEMNITY

Investigations by Regulatory Authorities

- Attendance at Official Inquiries
- Broad definition of Inquiry
- Cover commences at the point of a Notifiable Incident or Mandatory Reporting Obligation
- Most Regulatory Authorities (incl.): (WH&S; Pollution; Transport; Spam; Privacy)

## EMPLOYMENT PRACTICES LIABILITY

Employee/Employer disputes

- Unfair, unlawful & wrongful dismissal
- Failure to promote or employ
- Discrimination & harassment
- Back pay following reinstatement

## DIRECTORS & OFFICERS LIABILITY

Protecting directors' and officers' personal assets

- Wrongful acts arising from discharge of duties as a director or officer

## ORGANISATION LIABILITY

Indemnifying the organisation against Wrongful Acts

- Claims against the Organisation where they are considered an Individual under the Corporations Act

### General Benefits

- No occupational limitations
- Limits up to \$10m available
- Isolated D&O Limit
- No sub limits for major sections
- Insured means Named Organisation and ALL employees
- Includes Volunteers & Deemed Employees
- Broad Automatic Extensions
- Can be extended to include:
  - Fidelity Guarantee
  - Tax Audit
  - Cyber

### Target Markets

- Available for any Private Company (Pty Ltd) with a revenue less than \$50m

For more information: [www.sua.com.au](http://www.sua.com.au)

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always  
thinking.

