

Business Practices Protection

Management Liability with protection where you need it most!!

STATUTORY LIABILITY

Investigations & Prosecutions by Regulatory Authorities

- Cover commences at the point of a Notifiable Incident or Mandatory Reporting Obligation
- Legal Costs (for investigations and defence)
- Broad definition of Inquiry
- Monetary Penalties
- Enforceable Undertakings
- Most Acts of Parliament (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

Target Markets

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