

Corporate Practices Protection



A Modular cover for larger corporations.

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 PERSONAL LEGAL COSTS Providing a "Bridgecorp" solution

What is covered?

- ✓ Legal defence costs for Directors & Officers
- ✓ Overlying Directors & Officers policy is subject to a "legal charge"

Automatic Extensions

- ✓ Advance Payment of Legal Costs
- ✓ Continuity of Cover
- ✓ Employee Costs (\$50,000)
- ✓ Extended Reporting Period
- ✓ Extradition Costs
- ✓ Reputation Protection Expenses (\$50,000)
- ✓ Retirement of Employees

Other Policy Benefits

- ✓ Automatically includes Deemed Employees and Voluntary Workers
- ✓ Automatically includes Partners
- ✓ Includes all subsidiary companies of the Named Organisation
- ✓ Blanket outside directorships cover

QUICK FACTS

- ✓ No limitations on occupations
- ✓ 48 hr quoting
- ✓ Up to \$10m available
- ✓ Suitable for:
 - Public companies
 - Larger private companies
 - Co-ops
 - Govt owned corporations
 - Partnerships
 - Sole traders

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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.

