

# 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.):  
(WHS; 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

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