

Association Liability Insurance Information Sheet

Association Liability Insurance is a combined policy specifically designed for associations and nonprofit organisations. The policy provides protection to the individual office bearers and the association against wrongful acts in the management of the association, employment practices liability and fidelity. In addition the policy also provides coverage to the association against claims for financial loss arising out of a breach of professional duty by the association.

Insurer

Berkley Insurance Australia
An APRA regulated insurance company

Capacity

\$20,000,000

Minimum Premium

\$700 (or less if appropriate)
plus taxes and charges

Preferred Associations

- Any

Decline List

- Unions
- Political parties

Coverage

Our comprehensive Association Liability policy provides cover for Office Bearers Liability, Association Liability (entity cover), Professional Indemnity, Employment Practices Liability and Fidelity. The policy has a broad definition of Insured which includes the association and its past and present principals, partners, trustees, directors, officers and/ or employees of the association.

Coverage Features

Broad coverage for:

- Breaches of consumer legislation
- Costs of replacing or restoring lost or damaged documents owned by the Insured or for which they are responsible
- Dishonesty of Insured Persons
- Fiduciary duty
- Defamation
- Court attendance costs where a principal, partner, director, or employee is required to attend court
- Costs of retaining a public relations consultant to design and implement a publicity campaign to prevent or mitigate damage to the Insured's reputation as a result of a claim.
- Mitigation Costs
- Emergency Defence Costs
- Representation costs for regulatory inquiries, disciplinary proceedings, or other proceedings
- Access to our legal panel for verbal advice in relation to matters potentially covered under the policy
- Continuous Coverage
- 60 day Extended Reporting Period
- Run-Off Cover

Sydney

Brisbane

Melbourne

Adelaide

Perth

Claims Contact

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Expertise ► Service ► Security ► Support

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Contact: australia@berkleyinaus.com.au Local call: 1300 800 772

Berkley Insurance Australia is a registered business name of Berkley Insurance Company
ABN 53 126 559 706 an APRA authorised insurer.



Berkley
Insurance Australia

| a Berkley Company

Association Liability Insurance Information Sheet

- Severability
- Estates and Legal Representatives One automatic reinstatement of the indemnity limit
- Advancement of defence costs
- Coverage for Insured Persons who are at the request of the association, a director or officer of an Outside
- Entity
- Spousal cover
- Employee Theft
- Employment related discrimination, harassment, bullying or wrongful dismissal

Who is Berkley Insurance Australia?

BIA is a trading company of Berkley Insurance Company. BIA's parent company is W.R. Berkley Corporation (WRB), a Fortune 500 company listed on the New York Stock Exchange. WRB's financial strength was given a rating of "A+ (Strong)" by Standard and Poor's and "A+ (Superior)" by A.M. Best Company. Both WRB and BIA are fully authorised and regulated by the Australian Prudential Regulatory Authority (APRA), the prudential regulator of the Australian Financial Services Industry.

Financial Strength

"A+ (Strong)" by Standard & Poor's and
"A+ (Superior)" by A.M. Best

BIA Claims Team

BIA recognises that people purchase insurance policies to have their claims paid. As a result, BIA's in-house claims team is comprised of hand-picked, highly trained and experienced claims management professionals. The claims professionals are specialists in managing the risk classes covered under the various policies provided by BIA. The Claims team has a proactive approach in recognising and paying claims that arise under any policy of insurance written by BIA's specialist underwriting team.

Berkley Insurance Australia is an APRA regulated Company.

What other Products can BIA provide?

- Association Liability
- Directors' and Officers' Liability
- Management Liability
- Professional Indemnity
- Medical Malpractice
- Public and Products Liability Insurance

Contact

Please contact your broker for more information regarding Berkley Insurance Australia and their policies.

For full details of cover please refer to the policy wording.

Contact: australia@berkleyinaus.com.au **Local call:** 1300 800 772

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