

Combined General Liability Insurance Information Sheet

The Combined Liability Insurance policy is a combined Professional Indemnity (PI) and Public and Products Liability (PL) insurance policy. This policy is designed for white collar/ office based occupations. The PI section of the policy provides civil liability protection against claims for financial loss arising out of the conduct of the Insured's Professional Business. The PL section of the policy provides protection for the Insured against claims arising from Bodily Injury and/or Property Damage arising in the course of the Insured Business or caused by the Insured's Products.

The benefit of the combined policy wording is the removal of any potential gaps in cover that may occur between separately placed PI and PL insurance policies.

Insurer

Berkley Insurance Australia
An APRA regulated insurance company

Capacity

\$20,000,000 for PI
\$20,000,000 for PL

Minimum Premium

\$850 (or less if appropriate) plus taxes and charges

Preferred Occupations

- Very broad appetite
- Office based risks
- Most Professions
- Entities with income of less than \$10,000,000

Decline List

- Building Certifiers
- Conveyancers
- Customs Agents or Brokers
- Financial Institutions
- Financial Planners
- Geotechnical Engineers
- Land Surveyors
- Lloyd's Managing or Members Agents
- Major Companies
- Marine Architects
- Marine Engineers or Marine Surveyors
- Pest Inspectors / Controllers
- Stockbrokers
- Trustees
- Risks where headquarters are domiciled in the USA
- Valuers (excluding plant and machinery)

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.



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Brisbane

Melbourne

Adelaide

Perth

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Expertise ► Service ► Security ► Support

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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

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Financial Strength

“A+ (Strong)” by Standard & Poor’s and

“A+ (Superior)” by A.M. Best

What other Products can BIA provide?

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

Please see our separate information sheets for these products.

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.

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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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