

Under a capacity arrangement with Liberty Specialty Markets*, we have developed **Balance Sheet Protection**, a merger of a conventional Management Liability policy and broadform Statutory Liability.

Highlights of Cover

- * Statutory Liability policy with optional Employment Practices Liability, Directors & Officers and Organisation Liability.
- * Early response, from a Notifiable Incident or notice of an Inquiry.
- * Written on a broadform basis.
- * Policy can be written on an Aggregate or stand-alone limits of indemnity.
- * Quote, Bind & Issue documents within minutes with a modern, online underwriting platform.
- * Flexible cover that can dovetail with other Financial Lines Insurances.

Target Markets

- * Private Companies with a revenue up to \$100M.



Statutory Liability

- * No sub-limits of Liability.
- * Notifiable Incident a trigger under certain Acts, including WH&S Acts (where permissible by law).
- * Partial cover for Enforceable Undertaking Expenses.

Employment Practices Liability

- * No sub-limits of Liability.
- * Definition of Employee includes “deemed employee” and voluntary workers.
- * Responds to actions brought by Labour Hire Personnel.

Directors & Officers

- * Benefits applicable for Pre-Investigation Costs.
- * Extension for retired or resigned Directors & Officers.
- * Court Attendance Costs included.

Organisation Liability

- * No sub-limits of Liability.

Automatic Extensions include

- * Advance Payment of Legal Costs.
- * Continuity of Cover.
- * Regulatory Audit.
- * Retirement of Employees.

* Liberty Specialty Markets, known also as LSM or Liberty, is a trading name of Liberty Mutual Insurance Company, Australia Branch (ABN 61 086 083 605) incorporated in Massachusetts, USA (the liability of members is limited). Liberty is the product issuer of the product featured in this document.

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