



## Civil Liability Professional Indemnity

A comprehensive, broad civil liability wording crafted specifically for professionals.

Most Professions can be offered our Combined Professional Indemnity + Public & Products Liability policy!

**Broad coverage, competitive pricing and for a broad range of professions, including:**

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|--|---|
|  Miscellaneous Professions                     |  Food Safety Auditors/HACCP Compliance                 |
|  Archaeologists                                |  Funeral Directors, inc Wedding and Event Planners     |
|  Brand Management Consultants                  |  Food Designers / Hospitality Consulting               |
|  Career Counselling/Coaching                   |  Graphic Design, Marketing and Advertising Consultants |
|  Communications and Public Relations           |  Loss Adjusters / Claims Adjusting                     |
|  Executive and Leadership Coaching             |  Travel Agents   |
|  Ecologists                                   |  Management and Business Consultants (Non M&A)        |
|  Education Consultant                        |  WH&S and Rehabilitation Consultant                  |
|  Energy Assessment and Efficiency Consultant |  Organisational Change Management                    |
|  Accountants                                 |  Finance and Mortgage Brokers                        |
|  Real Estate Agents                          |  Engineers and Architects                            |

**Depending on the occupation, our base PI products generally cover a broad range of extensions and optional additional covers, including but not limited to**

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|---|---|
|  Up to \$10m Limits                         |  Public Relations Costs                              |
|  Privacy Costs                              |  Legal and Defence Costs                             |
|  Loss of Documents                          |  Continuity of Coverage                              |
|  Fraud and Dishonesty                       |  Intellectual Property                               |
|  Loss Mitigation                            |  Defamation, Libel and Slander                       |
|  DIC / DIL Extension on Certain Professions |  Extended Continuous Coverage on Certain Professions |



## Civil Liability Professional Indemnity

### What We Love!

- Aquaculture Consultants
- Advertising Agents
- Accountants
- Archaeologists
- Architects
- Art Consultant
- Bookkeeper (Bas Agents)
- Business Consultants
- Brand Designers
- Communications and PR Consultants
- Civil Celebrants
- Crisis Management Consulting
- Dance Instructors
- Dog Trainers
- Ecologists
- Economists
- Education Consultant
- Environmental Consultants
- Event Planners / Management
- First Aid Trainers
- Fisheries Consultant
- Food Designers
- Gemologist
- Government Advisory
- Graphic Designer
- Hair, Makeup and Beauty Therapist
- Heritage Consultant
- Horticulturalist
- Hospitality Consultant
- Interior Designers
- Management Consultants
- Marketing Consultants
- Market Research Consultants
- Market Research Agency

### What We Don't Mind :)

- Agronomists
- Animation and 3D Consulting
- Actuaries
- Business Analyst
- Electrical, Mechanical, Civil, Project management, HVAC
- Project and Construction Management
- Paraplanners
- Dog Training/Dog Walking
- Fire Safety Consultants
- Funeral Directors
- Franchisors
- Linguistics and Translation
- Logistics Consultants and Service Providers
- Medical Billing and Coding
- Merchandising Consultant
- NATA Testing (excluding geotechnical/structural components)
- NDIS Management
- Patent Attorney
- Process Servers
- Payroll Management
- Personal Trainers
- Political Analyst
- Public Policy Advisor
- Real Estate Property Management (Selectively)
- Risk Management Consultant
- Supply Chain Consultant
- Risk Management Consulting
- Social Media Management
- Sports Agent (Selectively)
- Talent Agent (Selectively)

### What We Don't Like!

- Arborists
- Aviation Engineers and Similar
- Geotechnical Engineers
- Structural Engineers
- Financial Planners
- Investment and Wealth Advisors
- R&D of innovative products to be commercialised
- Fire and Hydraulics Design/Install
- Gambling / Gaming
- Crypto / Blockchain Design/Consult
- Property Valuers
- Mining Processing or any output of mission critical nature
- Building Certifiers /Surveyors
- Land Surveying
- Any wet risks (plumbing, irrigation or hydraulic design)
- Waste to Energy and Recycling
- Mission or Life Critical Operations/Products
- Pest Inspectors
- Marine Surveyors/Architects
- Accountants doing audits of any public listed company
- Project Certifiers
- Solicitors
- Medical Practitioners
- Any involvement in Pollution Control Equipment
- Fuel Management Consulting
- Corporate Advisory Services
- Private Equity / VC
- Process Engineering

## Civil Liability Professional Indemnity

- Marine Biologists
- Mediator/Arbitrator
- Museum Consultant and Historian Consultancy
- Multimedia Consultants
- NDIS Support Workers
- PR Consultants, HR Consultants and White-Collar Recruitment
- Real Estate Agents (excluding Strata/Retail Property Management)
- Travel Agents (not tour operators)
- Wildlife Consultant / Conservation Consultant (exc bushfire management)
- Zoologist
- Title Searching / Agents
- Tour Operators (Selectively (excluding BIPD))
- Viticulturist and Wine Consultant
- Involvement in Dams, Jetties, Marinas, Tunnels or Silos
- Ticket Management / Processing
- Payment Processors / FX

Talk to one of our underwriters today, who will be glad to help you on your next risk!

**“Contact us”**