



















## Association Liability Protection

A comprehensive policy crafted for startup, micro and small to medium not for profit, privately held or membership based Associations and charitable organisations. Our coverage provides protection for both the professional services and fiduciary exposures that arise from the management and operating of an Association. This encompasses the Associations own liability, but also including the liability of its Office Bearers.

**Broad and competitively priced coverage for private, not for profit, membership organisations and committees.**

-  Highly competitive on non-contentious and white collar Not for Profit Associations
-  Industry Advocacy Associations, committees and similar
-  Non Contentious Membership Organisations
-  Sport, Health, and Care Associations
-  Not for Profit and Charitable Organisations
-  Generally for turnovers of Less than \$50M

**Our Association Liability product provides a broad range of coverage benefits, including but not limited to;**

-  Up to \$10m Limits
-  Professional Indemnity
-  Association Liability (entity)
-  Employment Practices Liability
-  Office Bearers (D&O) Coverage
-  WH&S costs
-  Association Reimbursement
-  Tax Audit.....and more
-  Statutory Liability (insurable fines and penalties)
-  Fidelity Coverage

## Association Liability Protection

### What We Love!

- Revenues Under \$50M AUD
- Assets under \$100M AUD
- Employees under 1000
- White Collar Professions
- Business Associations / Committees
- Not for profit Organisations
- Membership held Organisations
- White Collar Professions
- Advertising and Marketing Services
- Charitable Organisations
- Advertising and Marketing Services
- Small Committee Groups
- Business Associations
- Professional Associations
- Education and Advocacy Groups
- Professional (non-medical or financial accredited) Associations

### What We Don't Mind :)

- Aged or Disability Care
- Biotech Associations
- Sporting Associations
- Selective Research Groups
- Government municipalities
- Selective Charity Groups
- Selective Union Bodies
- Political Organisations
- Selective Research Groups
- Certifying Organisations
- Agricultural Associations

### What We Don't Like!

- Financial, Medical and Legal
- Crypto, BlockChain NFT
- Construction/Building Materials
- Medical Research Associations
- Genetic Testing
- Religious Establishments
- Blue Collar Unions
- Militant Unions
- Franchisors
- Gaming/Gambling

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

**“Contact us”**