

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:

- Miscellaneous Professions
- Accountants and Bookkeepers
- IT and Media Consultants
- Career Counselling/Coaching
- Architects
- Engineers
- And more Professional Industries
- Graphic Design, Marketing and Advertising Consultants

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

- Loss of Documents
- Excess Reduction
- Emergency Defence Costs
- Mitigation Costs
- Infringement of Copyright or Patents
- Compensatory Civil Penalties
- Privacy Breach Costs
- Inquiries Cover

Optional Additional Covers may include:

(subject to wording)

- Fidelity Cover (up to \$250,000)
- Multi-Year Run-off
- Extended Continuity of Coverage
- Principals Previous Business

Civil Liability Professional Indemnity

What We Love!

- Aquaculture Consultants
- Advertising Agents
- Accountants
- Archaeologists
- Architects
- Art Consultant
- Bookkeeper (Bas Agents)
- Beauty Therapists
- 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
- Heritage Consultant
- Horticulturalist
- Hospitality Consultant
- Interior Designers

What We Don't Mind :)

- Agronomists
- Animation and 3D Consulting
- Auditors
- 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
- Political Analyst
- Public Policy Advisor
- Risk Management Consultant
- Supply Chain Consultant
- Risk Management Consulting
- Social Media Management
- Sports 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

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- Management Consultants
 - Marketing Consultants
 - Market Research Consultants
 - Market Research Agency
 - 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
 - Talent Agent (Selectively)
 - Title Searching / Agents
 - Tour Operators (Selectively (excluding BIPD))
 - Viticulturist and Wine Consultant
 - Any involvement in Pollution Control Equipment
 - Fuel Management Consulting
 - Corporate Advisory Services
 - Private Equity / VC
 - Process Engineering
 - 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”