



Liberty is here for you.  
**Today. Tomorrow.  
Together.**

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Your clients will have confidence knowing they're fully covered, with no gaps in protection should an incident occur

Casualty | Australia

## Combined Liability insurance

Explore the benefits of our broad cover

Our Combined Liability policy brings together vital General Liability (GL) and Professional Indemnity (PI) cover under one broad policy. This powerful insurance combination bridges your clients' potential gaps in coverage, ensures efficient pricing (no paying twice for some same covers), and grants both you and your client the simple benefit of working with one insurer.

### Mind the (cover) gap!

Professional risks and exposures are more commonplace in today's business. From services requiring 'reasonable skill and care' from qualified employees or product design and its warranted performance to customer training services or over-the-counter 'what and how' advice, what constitutes 'professional' has never been so blurred or broad.

Standard GL policies have professional liability exclusions and do not cover pure economic loss, so clients will need PI cover to protect themselves against their potential professional liabilities.

When a claim is made, allegations are often cast far and wide. They may include professional or general breaches of contract, care, duty or fitness for purpose.

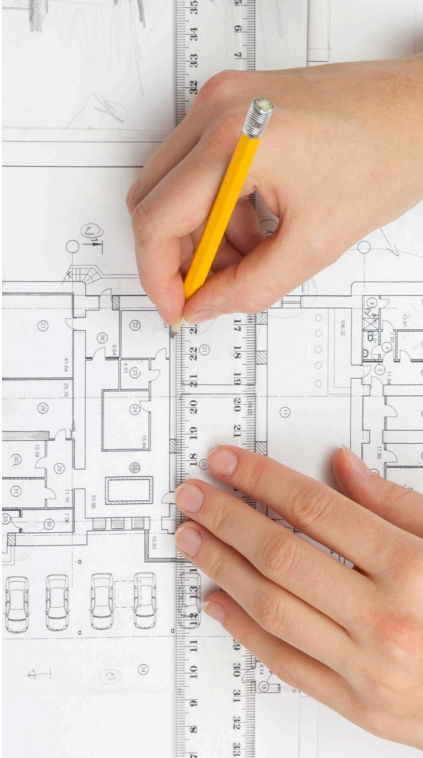
Such claims are often complex, with the determination of what is 'professional' making the difference between the PI and GL policy response. Often, this determination is made by the insurer's claims staff. At times it can be uncertain, and it can get messy.

### One policy, one underwriter, one claims professional

Would you prefer knowing your client's two crucial third party liability covers were under one policy with a single insurer able to offer consistent underwriting and claims service? If so, Liberty's Combined Liability policy may be the best-fit offering for their business liability needs.

The Combined Liability policy is a two-for-one policy with two coverage sections - GL and PI - featuring clear language and a consistent format. Both Liberty covers are broad: the GL policy provides occurrence-based cover and can be tailored to fit, while the PI policy offers robust civil liability claims made cover.





## The Liberty advantage

Our Casualty team consists of experienced and empowered underwriters and claims professionals who work closely with our in-house risk engineers to provide our clients with underwriting consistency, claims efficiency and transparency, and technical insight into their individual risk profile.

Our underwriters are skilled at handling specialised or complex risks and programs, and we offer general or differentiated products and tailored cover at commercially realistic rates.

Our Casualty claims professionals look to engage with brokers and clients both pre-and post claim. This collaborative approach ensures good client understanding and support at the time they need us most.

The risk engineering team has a wealth of technical knowledge and experience which helps to mitigate clients' risk and reduce loss.

We're part of the global Liberty Mutual Group, a Fortune 100 company that's been in business since 1912 with a Standard and Poor's 'A' rating

## Global reach. Financial strength. Local authority.

Distinct, complex and constantly evolving – every business is as unique as their insurance needs. To confidently progress in the face of risk and uncertainty requires a level of security you can only achieve through working with specialists.

Liberty offers a breadth of world-class insurance and reinsurance services to brokers and insured clients. We bring value and solutions to business and government organisations across Australia – helping protect what they earn, build and own.