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One insurer for multiple coverages simplifies handling when it's unclear whether a claim is Professional Indemnity or General Liability

Professional Indemnity and Combined General & Products Liability insurance

Under one roof insurance

Sometimes it makes sense to use the same insurer for different coverages.

There are occasions, for example, when it is not immediately clear whether a claim relates to Professional Indemnity or General Liability.

At times like these, it is convenient and practical to have both insurances with the same insurer.

What are the key features of this combined cover?

- Advertising Injury Cover is included for compensation payable
- Defence Costs Paid in Advance as and when they are incurred, until the final resolution of the claim
- Cross Liability for claims made by one insured against another
- Landlords Indemnity for compensation payable from the use of the landlord's premises not caused by Landlord's conduct
- Property in Care, Custody or Control for compensation due to the physical damage or destruction - including loss of use - of tangible property in the insured's possession but belonging to others
- Principal's Indemnity to protect a principal for their vicarious liability for the Insured's Business covered under the Policy
- New Subsidiaries are included, on condition, as we recognise that an insured may expand their operations during the year
- Inquiry Costs to assist in meeting the costs and expenses in preparing for and attending an inquiry whose findings may lead to a claim under the policy

Other extensions include Deemed Employee and Spouses, Estates & Representatives.



Other conditions and definitions

Insured

The definition of Insured includes the officers, committee and members of a canteen, social, sports, first aid/medical, firefighting or employee welfare organisation formed with the consent of the Insured.

Business

A broader definition including business not limited to professional consulting activities.

Jurisdictional restriction

There is no jurisdictional restriction for employees who normally reside in Australia but who are temporarily travelling to conduct business outside Australia.

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.