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**Today. Tomorrow.  
Together.**

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# Professional Indemnity insurance

## Cover tailored for occupational hygienists

Teamcare has been arranging Professional Indemnity and Public & Products Liability insurance for occupational hygienists, including AIOH members, for over 20 years.

Teamcare have a scheme for these insurance products which is underwritten by leading insurer Liberty. The scheme captures general occupational hygiene activities, however higher risk activities (such as asbestos) can be considered upon request.

Liberty is well regarded as a leader in the Australian professional indemnity market and has locally based underwriting and claims staff providing prompt assistance when needed.

### Professional Indemnity

- Limits of liability: \$1M, \$2M, \$5M or \$10M
- Reinstatement of the limit of liability
- Defence costs in addition to the limit of liability
- Nil excess
- No pollution exclusion
- Unlimited retroactive cover
- Extended continuous cover
- \$250,000 fidelity extension
- \$250,000 statutory liability extension
- Worldwide territorial cover including North America
- North America jurisdictional cover available by negotiation
- Contractual liability extension available by negotiation

### Public & Products Liability

- Limits of liability: \$10M or \$20M
- Optional \$1M Environmental Impairment Liability extension
- Business activities include practical training and incidental sale of Products (including PPE)

### Insured activities

- Occupational hygiene consulting
- OH&S consulting and training
- Environmental consulting
- Dangerous goods consulting
- Ergonomics consulting
- Quality management systems consulting
- Risk management consulting
- Can include others upon negotiation



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

## Claims

Claims are when a policy proves its worth; Teamcare and Liberty stand ready to assist when they do occur. Over the years, we have handled many claims on behalf of our occupational hygienist clients, which has given us an insight into the complexities of the duty of care owed by occupational hygienists to their clients under various safety legislation.

Liberty are renowned for their claims handling and internal qualified counsel, as well as having access to the best external legal resources.

## About Teamcare

Teamcare are an AFS licensed general insurance broker, based in Wollongong NSW. We've been operating since 1986 and are a member of the Steadfast network.

We specialise in professional indemnity insurance, in particular for environmental related risks. We can also assist with most other types of general insurance that occupational hygienists require such as public & products liability, business assets, motor, corporate travel, management liability and workers compensation (in certain states).

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## 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.