



Management Liability Insurance



WHY CHOOSE MEDIPROTECT?

We provide insurance broking and risk advisory services to thousands of small to medium organisations, associations and individuals across Australia. Our goal is to provide a valued service to our clients that, through tailored advice and exceptional service, delivers an insurance program that protects when a claim arises.

With offices across Australia, we understand the local challenges which allow us to proactively address the unique requirements of your insurance. We use our considerable buying power to negotiate with underwriters and our collective experience to ensure you're appropriately covered to your needs and budget. We understand the commercial realities that affect your business and tailor your insurance program to best suit those requirements.

We care. You're Protected.

Mediprotect is a division of publicly listed PSC Insurance Group Limited (ASX: PSI). PSC Insurance Group focuses on being the trusted insurance and risk management partner for its diverse range of Small to Medium Enterprise (SME) clients. A publicly listed insurance intermediary business, PSC insurance Group has a proven track record of protecting the business and its personal assets of its clients.

Management Liability Insurance provides protection for you and the company against the risks and exposures of operating a business.

Did you know, without adequate protection you could risk losing, not only your business, but your personal assets as well? Management Liability Insurance protects you personally, and therefore your hard-earned wealth and lifestyle.

Personal liability isn't just limited to the company directors (exposing personal wealth) but also its managers and employees.

The legal costs to defend allegations of wrongful acts alone can be financially detrimental for businesses and individuals and so ensuring you hold the right Management Liability cover is crucial for business continuity.

In today's economic climate, we are seeing an increase in claims in the following areas;

- Employment Liability: unfair/wrongful dismissal, discrimination, bullying/harassment
- Breaches of director's duties
- False, misleading & deceptive conduct by directors/officers and employees
- Actions alleging improper and illegal conduct
- Breaches in OH&S legislation
- Breach of intellectual property rights by directors/officers
- Employee theft, including theft of money and property
- Tax investigation costs
- Reputational damages

WHAT NEXT?

for more information or advice




Call us on **1800 177 163**



Visit www.mediprotect.com.au
Where you can request a quote or read more about us.



Email us at
admin@mediprotect.com.au

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What does it cover?

- Damages and claimant costs awarded against you
- Legal defence costs
- Investigation costs
- Civil fines & pecuniary penalties

Some of the key covers to look for include:

Directors & Officers Liability (D&O)	Cover for Directors/Officers for allegations of wrongful acts. Examples – Unfair Competition, fraud/breach of Fiduciary Duty, Insolvent Trading and Manslaughter
Statutory Liabilities	Covers certain individuals and the company for fines and penalties from operating the business including fines related to workers compensation and occupational health & safety.
Employee Fidelity	A comprehensive crime section provides cover to the company for loss arising from dishonest acts such as theft and fraud by employees including theft of stock.
Employment Practices Liability (EPL)	Protection for matters arising out of employment practices, including bully/harassment, unfair dismissal and other employment issues
Entity Liability	Cover for companies owned by the directors by providing cover to the company for actions arising from managerial matters.
Business Crisis Cover	Provides policy response for costs to alleviate/mitigate a crisis event or loss (E.G. appointment of a business crisis consultant)
Legal Representation Costs	Cover for legal representation costs that are incurred by directors/officers and the company for attendance at official investigations or inquiries.
Tax Investigation / Public Relations / Crisis Containment	Additional management exposures can also be insured against under this cover, to reimburse the company for certain costs incurred during a tax investigation by the ATO or to engage professional assistance in a crises.