

Professional indemnity excess layer

Professional indemnity excess layers are the solution to capacity shortages. With backing from a number of insurers, we have the ability to follow a range of primary markets, for a broad range of occupations.



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At a glance

Scope of coverage

Cover is provided in line with the primary policy, except when otherwise limited or restricted under any underlying insurance.

Drop-down limit of liability

In event of total exhaustion of the underlying aggregate limit, our policy will continue in force as the primary insurance, but only in excess of any applicable excess / deductible as specified in the primary schedule.

Continuous cover

In the absence of any fraudulent non-disclosure or misrepresentation (and provided the policy holder first became aware of the circumstances after the continuity date), we will provide cover subject to the same terms and conditions as the prior primary policy.

What we love

- Accountants
- Architects
- Design and construct
- Draftspersons
- Electrical contractors
- Engineers (all types)
- Environmental consultants
- Government contractors
- Miscellaneous consultants
- Mining
- Project / construction management
- Real estate
- Underground services locators