

Solution one

Designed to combine professional indemnity, public liability and management liability insurance, Solution One offers the ease and comfort of a composite wording for clients who prefer their insurance bundled with one insurer. Professional indemnity lead, this product is perfect for SME professional services.



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At a glance

Full civil liability cover

Our policy provides full civil liability coverage and covers the costs incurred attending court sessions in relation to a claim or loss case covered by this policy.

Continuous cover

We will provide cover in the absence of any fraudulent non-disclosure or misrepresentation, provided that the policy holder has been continuously insured without interruption at the time of the notification.

Intellectual property rights infringement

Covers costs associated with copyright infringement for claims being brought against you, provided that the act, error, or omission by you is unintentional.

General liability

Protection for personal injury and property damage liability is vital protection for any business in their activities with clients and / or interactions with members of the public. Our policy covers compensation claims made by third parties and associated legal costs.

Management liability (ML)

Our ML offering includes sub-limited heads of cover such as directors and officers (D&O), company reimbursement, company liability, employment practices liability (EPL), superannuation trustees liability cover and fines and penalties.

There are also automatic extensions offering bail and bond, inquiry costs, OH&S safety, pollution defense costs and we can consider option extensions for fidelity, outside directorships and pre acquisition liability.

What we love

- Access consultants
- Accountants
- Advertising and marketing consultants
- Bookkeepers
- Civil celebrant
- Draftspersons
- Graphic designers
- Human resources consultant
- Interior designers
- Landscape designers
- Management consultants
- Miscellaneous professional consultants
- NDIS service providers
- Real estate agents (sales)
- Traffic planners

What we ordinarily decline

Building surveyors and fire engineers, corporate advisory, financial planners, mortgage and finance brokers, valuers.

Limits and excess

Minimum	\$1m
Maximum	\$10m (\$5m for engineers)
Liability (any one claim)	\$1m - \$10m