

Commercial legal protection

Commercial legal protection provides insureds with access to legal advice for business matters and coverage for the legal costs of pursuing or defending legal action. It is designed to help businesses deal with unexpected legal issues not covered by their other insurance policies.



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At a glance

Access to free legal advice

Available to insureds without the need to trigger a claim under the policy, the free legal advice service supports SME businesses to avoid potential issues and safeguard themselves against legal action. It can assist to ensure the insured is able to comply with their contractual, legal and regulatory obligations.

Targeted advice from lawyers

Offers targeted advice from a lawyer relating to any problem directly associated with the client's core business activities.

Defense and pursuit cover

Designed to defend and pursue potential legal disputes related to the client's core business activities.

Broad appetite

Designed for SME businesses across all industries and professions.

Complementary cover

Complementary to other classes of insurance, helping to curb the need for full-scale litigation.

Broad definition of insured

Includes any individual, corporation, partnership, joint venture, trust, limited liability company, unincorporated organisation, or other legal entity.

What we love

With the exception of solicitors, we can offer cover to all occupations. For some sectors, such as construction where disputes are quite frequent, cover can still be obtained with specialised terms

- Accountants
- Architects
- Bodies corporate
- Freight forwarders
- Hospitality
- Labour hire
- Marketing consultants
- NDIS providers and plan managers
- Real estate agents Insurance brokers
- Retail commercial property owners

Limits and excess

Liability (any one claim)	\$100k
Liability (aggregate)	\$250k
Excess	\$1000