



Master Policy Professional Indemnity and Public Liability Insurance

Shared Limit of Liability
For members of LEADR

Confidence is built on trust;
trust Aon when it comes to your insurance

Professional indemnity policy covers you as a member of LEADR for:

- legal defence costs,
 - compensation, and
 - legal costs to be paid to the claimant;
- following allegations of professional wrongdoing by you in the course of providing services.

Who is covered?

The Insurer has agreed to provide cover for sole practitioners who operate under a company name or operate individually. The Insurer is unable to extend cover for companies that have more than one member operating under a Company structure. We can assist these members by providing a competitive stand alone cover.

Key features

Up to \$10M cover for any one claim and \$30M in the aggregate ⁽¹⁾

\$10,000,000 Public Liability

Cover for past activities

\$275 per year - inclusive of all charges ⁽²⁾

⁽¹⁾ To keep the price at the low \$275, the master policy caps the total number of claims paid in one year at \$30M and includes \$10,000,000 public liability insurance per member.

⁽²⁾ The premium includes GST, an administration fee (\$25 administration fee is payable to LEADR) and stamp duty. A tax invoice for the purpose of claiming any input tax credits will be issued when we receive your proposal form.

What activities am I covered for?

Mediation (also includes pre-mediation engagement, communication with the parties setting up the mediation, the actual mediation session(s), private sessions and drafting the settlement agreement with the parties), adjudication, arbitration, dispute resolution, conflict management, facilitation, community engagement, training, human resource management consultancy, coaching and counselling and business mentoring.

Is there any excess?

Yes. The excess is \$2,500 exclusive of legal fees.

Are there any additional covers?

Yes, you are automatically covered for:

- Libel and slander
- Intellectual property
- Lost documents
- Fraud & dishonesty
- Joint venture liability
- Fidelity cover to \$50,000 (misappropriation of funds)
- Cover for past activities – 1 January 2000 retroactive date
- Former Principals
- Consultants, Sub-Contractors and Agents
- 45 Day Extension Period for clients to find cover elsewhere if the aggregate limit is used up in the 12 month period.

What happens if I retire or cease to operate?

The Policy provides free run-off cover for members (sole practitioners who have ceased to practice). This is on the basis that LEADR Master Policy is renewed each year. If the Master Policy is not renewed or is replaced with another Insurer run-off cover will not be applicable.

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Shared Limit of Liability for Members of LEADR

Need help?

Irmgard De Villiers
Account Broker
(08) 8301 1125

Adam O'Brien
Account Executive
(08) 8301 1169



Professional Indemnity Insurance for Members of LEADR – Master Policy

Please complete and return this form to Aon at the address shown overleaf.

This insurance provides cover for:

- **Professional indemnity** for up to \$30,000,000 any one period of insurance
- **Public Liability insurance** \$10,000,000 per member
- **Fidelity guarantee** for up to \$50,000 any one period of insurance

The premium per year stated below includes GST, stamp duty and an administration fee.

\$275 for 12 months

Personal details

Your name and/or the name of the company to be covered by this policy (ie. the insured).

Your address

Address Line 1

Address Line 2

Suburb

State

Email address

Postcode

() ()

Phone

Facsimile

This offer is only available to current LEADR members. My membership of LEADR is current until June 2009

LEADR Member Number: _____

1. Period of insurance

/ / to 30 September 2009
Date Month Year

2. Premium

The \$275.00 premium for this insurance applies for a 12-month period up to 30 September 2009. If you purchase this insurance after January 2009, the premium may be reduced to reflect a shorter period (e.g. nine months or less) that you will be covered. Please tick the box below to indicate the premium that reflects when your insurance commenced (as shown above).

You will pay:	If your policy starts in the period
<input type="checkbox"/> \$275.00 (or 100%)	September to December
<input type="checkbox"/> \$206.25 (or 75%)	January to March

You will pay:	If your policy starts in the period
<input type="checkbox"/> \$137.50 (or 50%)	April to August

3. Questions for applicant

- Have any professional indemnity or fidelity guarantee claims ever been made against you or your predecessors in business or any present or former partner/director/staff? Yes No
- Are any of the partners/directors/staff, AFTER ENQUIRY, aware of any circumstances which may result in any claim against you or your predecessors in business or any present or former partner/director/staff? Yes No

If you have answered YES to any of the above questions, please provide full details on a separate sheet of paper.

PLEASE TURN OVER

Aon's Professional Indemnity Insurance for
Members of LEADR



4. Declaration and agreement

- I/We acknowledge that I/We have read the **Notice to the Proposed Insured** included with this form, and understand those notices.
- I/We acknowledge that if the proposal is accepted, the insurance cover will be subject to the terms and conditions as set out in the policy wording.
- I/We declare that the information contained in this proposal form is true and correct and that I/We have not suppressed nor misstated any facts.

		/			/		
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Date signed

Signature of partner/principal/insured

5. Payment Options

CHEQUE

Please write your cheque payable to Aon Risk Services Australia Limited

BPAY/CREDIT CARD

Details will be provided on the back of your tax invoice.

A surcharge will apply to the credit card transaction which will be advised to you at the time of making your payment.

Notes

1. Please note that by accepting this policy you have given us permission to confirm to LEADR that the Insurance Contract is current.
2. This proposal form can only be processed once ALL questions have been answered and the above declaration has been signed and dated.
3. If the proposal form is incomplete the form will be returned to you with no cover effected.

Please complete and return to Irmgard De Villiers at the address shown below

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