



Arthur J. Gallagher  
BUSINESS WITHOUT BARRIERS™



## ***PROFESSIONAL INDEMNITY / PUBLIC LIABILITY INSURANCE***

### **For Members of HUMAN FACTORS and ERGONOMICS SOCIETY OF AUSTRALIA INC (HFESA)**

#### **Professionals Covered:**

Certified Professional Ergonomists, Ergonomists, Human Factors Practitioners, Occupational Health & Safety Practitioners

#### **Indemnity Limits:**

Professional Indemnity: \$ 5 million or \$10 million

**Professional Indemnity** is to cover you for financial losses caused to your clients arising from "a breach of your professional duty in the conduct of your business".

Public Liability: \$10 million

**Public Liability** cover relates to your "Legal liability to pay compensation arising from personal injury or property damage in connection with your business".

#### **Excesses:**

Professional Indemnity: \$1,000 each claim exclusive of costs

Public Liability: \$ 500 each claim exclusive of costs

#### **Insurer:**

Lloyd's of London

#### **Policy Wording:**

Combined Liability Wording v1.7.4

*Including Cover for:*

*Attendance at Inquiries (Sublimit \$100,000); Continuous Cover; Court Attendance Costs; Dishonesty; Fidelity (Sublimit 50,000); Joint Venture Liability; Loss of Documents (Sublimit \$250,000); Public Relations Expenses; Two Reinstatements of Liability; Run-off Cover Insured Entity or Subsidiary;*

#### **Premiums:**

<i>Income Band:</i>	<i>Total Premium \$5m PI / \$10m PL</i>	<i>Total Premium \$10m PI / \$10m PL</i>
\$0 – 250,000	\$545.00	\$ 680.00
\$250,001 – 500,000	\$720.00	\$ 900.00
\$500,001 – 750,000	\$782.00	\$ 980.00
\$750,001 - \$1,000,000	\$965.00	\$1,210.00

*Income over \$1,000,000 is quoted individually*

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