

PROFESSIONAL INDEMNITY

Risk vs Reward vs Accountability

Providing professional services can be risky. You're always judged after the event has happened, often when higher standards of professionalism and behaviour are expected.

That's where we come in. At Newline Australia we provide Professional Indemnity insurance to a wide range of professions and occupations.

Owned by Newline Underwriting Management Limited and secured 100% by Newline Syndicate 1218 at Lloyd's, Newline Australia is a market leader in Professional Indemnity insurance for Australian businesses. Our security is rated "A+" by Standard & Poor's.

Our key Professional Indemnity occupations and covers include:

- Accountants
- Architects
- Design & Construct, including single project covers
- Engineers
- Environmental Consultants
- HR & Recruitment Consultants
- Insurance Brokers
- Lawyers
- Management Consultants
- Medical Malpractice
- Real Estate Agents
- Valuers

Additionally, we can underwrite a broad array of Miscellaneous professions and occupations.

With capacity up to \$25 million any one claim, we can write business on a primary layer (preferred), excess layer or co-insurance basis, bringing the Newline Group's enviable reputation and underwriting capabilities to the Australian market.

Our wordings are tailored to local conditions and can be further customised to individual accounts if desired.



We Specialise. We Understand. We Deliver.

SECURITY

Working with Newline Australia's skilled team of underwriters will deliver competitive solutions for your clients in terms of coverage, pricing, capacity and security.

Preferred Risks

Standard Professions / Covers

- Accountants
- Architects
- Design & Construct, including single project covers
- Engineers
- Environmental consultants
- HR & Recruitment consultants
- Insurance brokers and underwriting agencies
- Law firms
- Management consultants
- Medical Malpractice risks
- Real estate agents
- Valuers

The above professions are written on Newline Australia's industry specific policy forms.

Miscellaneous Professions

Newline Australia also has a broad appetite for Miscellaneous professional indemnity business.

Our PI team can also work with Newline Australia's other key underwriting areas - D&O and FI; and Liability - to deliver tailored integrated solutions across a broad spectrum of liability risks.

Coverage Features

Insuring Clauses

- Claims Made and Notified coverage basis
- Civil Liability
- Intellectual Property
- Misleading & Deceptive Conduct
- Libel & Slander
- Fraud & Dishonesty
- Costs & Expenses offered either:
 - in addition to the Limit of Liability; or
 - inclusive within the Limit of Liability

Automatic Extensions

- Compensation for Court Attendance Costs
- Previous Business Name
- Quasi Judicial Costs
- Extended Reporting Period
- Loss of Documents
- Newly Acquired or Created Subsidiary or Business
- Continuous Cover

Common Optional Extensions

- Previous Business
- Joint Venture Liability
- Fidelity

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KEY FACTS

Security	Lloyd's (Newline Syndicate 1218)
Security Rating	"A+" from Standard & Poor's
Line Size	Up to \$25 million capacity
Reinstatements	One to Unlimited depending on the nature of the Insured's profession
Capacity Use	<ul style="list-style-type: none">Primary Layer (preferred);Excess layer;Co-insurance
Coverage	Worldwide (excluding North America)
Jurisdiction	Australia



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