

## ► SPECIALIST UNDERWRITER

Experience and expertise that you and your clients deserve.

We are specialist underwriters of professional, management and financial risks lines on behalf of certain underwriters at Lloyd's.

Our products provide competitive cover, are easy to read, competitively priced and include some offerings not often available in Australia.

**PROFESSIONAL INDEMNITY** – covers breach of professional duty and is available in 4 forms, each tailored to meet the requirements of each sector:

- ▶ Accountants
- ▶ Insurance Brokers
- ▶ Design & Construct
- ▶ Miscellaneous

Capacity: \$20m

**DIRECTOR'S & OFFICER'S LIABILITY** – covers the directors and officers, and provides reimbursement to the company for indemnities provided to them.  
Capacity: \$20m

**MANAGEMENT LIABILITY** – a comprehensive management risk package designed for the SME market, combining director's and officer's liability, with entity liability, employment practices liability, super trustees liability, fidelity loss and crisis management fees.  
Capacity: \$20m

**IT LIABILITY** – market leading cover for IT professionals combining professional indemnity with public/ products liability, featuring cover for contractual liability, product recall and breach of privacy.  
Capacity: \$10m Professional Indemnity + \$20m Public/Products Liability

**CYBER** – our latest release designed to provide comprehensive protection for businesses in the event of a cyber attack or privacy breach.  
First and third party protection, extending to business interruption and backed up by a global breach response team available 24/7.  
Capacity: \$20m

### **SUPERANNUATION TRUSTEES LIABILITY**

– provides protection to super fund trustees of employer funds, including reimbursement to the trust for indemnities to trustees, and fidelity loss.

Capacity: \$20m

**BUSINESS EXPENSE PROTECTION** – covers professional firms for inquiry representation costs, downtime associated with inquiries, commercial disputation costs and fee recovery costs.

Capacity: \$2.5m

**ASSOCIATION LIABILITY** – a complete management liability package for non profit organisations, combining professional indemnity with director's and officer's liability, entity liability, employment practices liability, super trustees liability, fidelity loss and tax audit expenses.

Capacity: \$10m

**COMMERCIAL CRIME/FIDELITY** – a really comprehensive crime cover providing 1st party protection for loss of property [including money] and securities through fraud, including computer and funds transfer fraud, premises and transit cover, counterfeit money orders/cheques or currencies, depositor forgery, PLUS 3rd party cover for claims for libel, malicious falsehood and intellectual property infringement, resulting from internet transmissions.

Capacity: \$5m

**UNAUTHORISED TRADING** – exclusive to Nova, covers companies against "rogue traders" where the trader has exceeded their authority and exposed the company to loss. This provides the protection usually missing from Fidelity/Crime insurance, as the motivation is not always dishonest.

Capacity: \$15m



## ► NOVA UNDERWRITING AT A GLANCE

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**SECURITY:** Lloyd's of London Syndicates:  
NVA 2007 | AES 1225 | PEM 4000

**APPETITE:** Broad mandate across most business sectors. No account too big or too small. Revenue must be >50% from Australia, New Zealand, PNG or Pacific Islands.

**EXCLUDED CLASSES:** Includes PI for Financial Planners, Valuers and Financial Institutions.

**TERRITORY/JURISDICTION:** Generally WW excluding USA & Canada, but can extend to WW depending on class and revenue.

**POLICY TERMS:** Maximum 18 months

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Coverholder at

**LLOYD'S**