



# Protector/Association Liability

Combined Professional Indemnity and Management Liability

## What is it?

Aon has been working with Not-for-Profit organisations in Australia for over 30 years and have developed a Not-for-Profit Protector Association Liability policy for community boards, that's a combined policy with these 6 classes of insurance:

- **Professional Indemnity**  
Helps cover your organisation for giving advice. e.g. counselling, respite/health care, education, advice on the installation of home modification and maintenance, defamation of visiting professional expert by committee on technical grounds, advice on regulatory regime being created
- **Management Liability**  
Cover designed to respond to losses which may arise from a Claim first made or commenced against that Manager/Officer. e.g. Negligent acts, misstatements, breach of duty, incompetent supervision, ineffective administration
- **Association Liability**  
Includes cover for losses which may arise from a Claim made or commenced against the Association.
- **Employment Practices Liability**  
Designed to help cover any losses which may arise from an Employment Claim. e.g. alleged wrongful/unfair dismissal, discrimination and harassment complaints.

- **Employee Fraud or Dishonesty**  
Cover designed to respond to Direct Financial Loss sustained due to acts of fraud or dishonesty committed by an Employee. e.g. Theft of contributions or membership fees, dishonest allocation of government grants.
  - You also have the option to extend this insurance to cover full crime, which in addition to internal theft, also covers theft that occurs external to the declared office space your organisation works from and theft of funds by third parties.

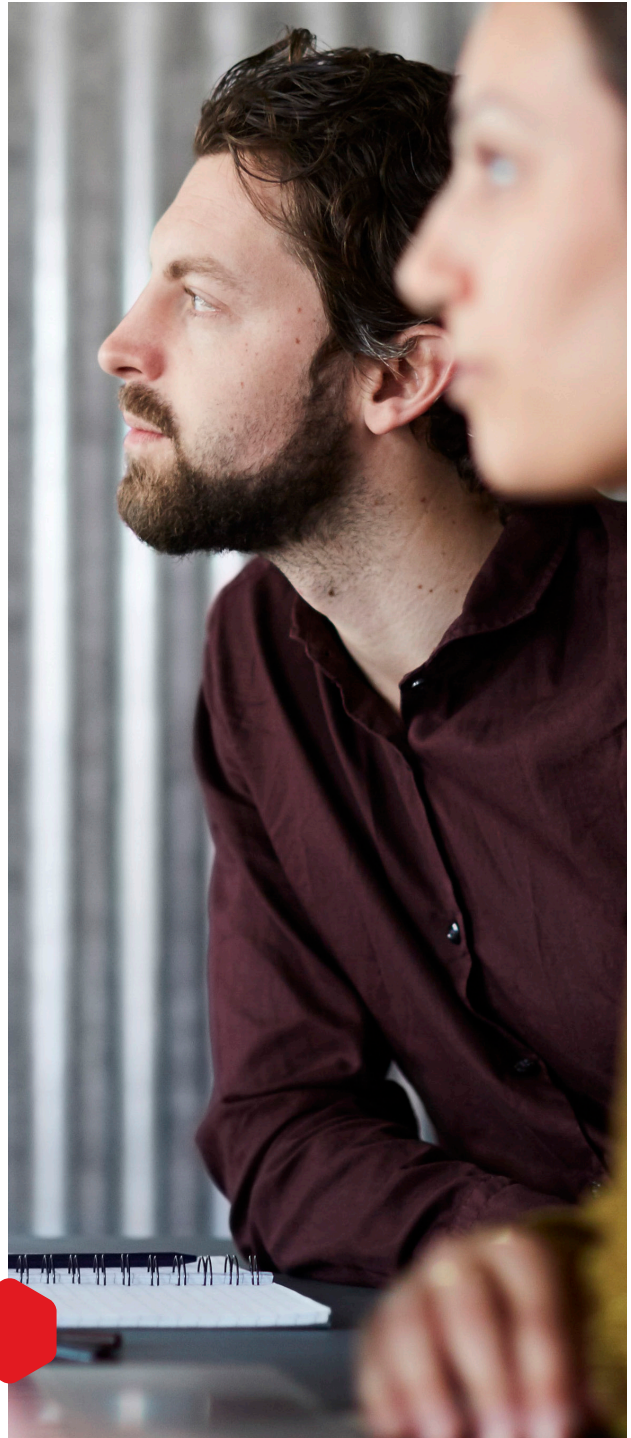
### Key coverages of Full Crime cover include but are not limited to:

- Burglary/theft
  - In Transit theft
  - Forgery
  - Computer Fraud
  - Funds Transfer Fraud
  - Credit Card Fraud
  - Investigative Fees
  - Legal Fees
- **Superannuation Trustees Liability**  
Helps cover for losses incurred where you are acting as a Superannuation Fund Trustee. e.g. Claim arising from an error or omission whilst acting as a Trustee for a Superannuation Fund.

## Why might I need to consider Protector/ Association Liability insurance?

A director or office bearer of your NFP in carrying out their normal duties, may receive an allegation of wrongdoing. So too, may paid staff or volunteers as part of the daily running of the organisation, for example, when giving advice via the phone, your website or marketing material. Protector/Association Liability arranged by Aon can help the organisation and the individual respond to such claims.

Contact your Aon Insurance Broker directly or contact the Not-for-Profit Team and we'll be able to assist with a quote.



## Contact NFP Team

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**1800 123 266**

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Protector/Association Liability Insurance is arranged by Aon as agent for the insurer Insurance Australia Limited (ABN 11 000 016 722) trading as CGU Insurance (CGU). If you purchase this insurance, we will receive a commission that is a percentage of the premium. Further information can be provided upon request.

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