



ASSOCIATION LIABILITY

Association Liability Insurance is a combined policy specifically designed for associations and nonprofit organisations. The policy provides protection to the individual office bearers and the association against wrongful acts in the management of the association, employment practices liability and fidelity. In addition, the policy also provides coverage to the association against claims for financial loss arising out of a breach of professional duty by the association.



How Much We Can Cover

\$20m



Types of Protection

-  Misleading & deceptive conduct*
-  Breaches of intellectual property rights*
-  Contractual Liability
-  Fraudulent & dishonest acts
-  Outside Directorships
-  Workplace Discrimination
-  Defamation*
-  Loss of or damage to documents
-  Fines & penalties
-  Employee Theft

*We only provide coverage for unintentional misleading & deceptive conduct, breaches of intellectual property rights and defamation.



Who we Cover

- Any association type
- Excludes political parties and unions



Why do you need Association Liability Insurance?

Despite the charitable or non-profit nature of many associations they still face risk exposures. Association Liability insurance is an important risk management tool that may assist in covering liability to pay compensation for wrongful acts arising from their operations.



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1300 800 772
berkleyinaus.com.au