



Association Protector Insurance

Summary of Benefits

ACE's Association Protector Insurance Policy has been created to provide the following coverage features for a range of incorporated societies and charitable trusts. A wide range of liability and fidelity covers is offered through one policy. Our target market includes associations, incorporated societies and charitable trusts.

Coverage Features*

- **Wide definition for Insured Person:** Cover for all past, present and future directors, officers, office bearers, committee members and employees
- **Officers and entity liability:** Cover for claims arising from acts, error, omission, breach of duty, breach of trust, breach of authority, misstatement or misleading statement by the directors, officers, office bearers or employees of the Association and the Association itself
- **Fidelity:** Cover for fraud, dishonesty, theft, computer or funds transfer fraud, counterfeiting, forgery or criminal damage by any employee
- **Employment Liability:** Cover for employment-related claims by any past, present or prospective employee
- **Statutory Liability:** Cover for Penalties imposed on the Association or employees, including Sentences of Reparation arising out of the *Health & Safety in Employment Act 1992*
- **Employer's Liability:** Cover for Damages awarded against the Association or employees
- **Reinstatement:** Includes an automatic reinstatement in respect of professional indemnity claims
- **Investigations, Inquiries, Prosecutions:** Cover for legal fees and expenses made in respect of official investigations
- **Loss of documents**
- **Libel & Slander:** Cover for claims for libel or slander against the Association
- **Intellectual Property:** Cover for claims for breach of any intellectual property including copyright, trademark and disclosure of confidential information
- **Persons acting on behalf of Association:** Cover extends to persons who act on behalf of the Association
- **Advancement of Defence Costs:** Defence costs are advanced to the Association as they are incurred
- **Discovery Period:** Discovery Period of 12 months available when policy is non-renewed
- **Severability:** Severability of the insured persons and proposal form

Coverage Enhancement Requests*

The following enhancements can be considered if requested by the Association:

- **Superannuation / Trustees Liability:** Cover available for any acts, error, omission, breach of duty, breach of trust, breach of authority, misstatement or misleading statement by trustees of funds
- **Outside Directorship Cover:** Cover available for acts, error, omission, breach of duty, breach of trust, breach of authority, misstatement or misleading statement by insured persons who hold a position of director or officer in an outside organisation

Additional Features

- Local underwriting authority and account management expertise
- Local claims handling
- Worldwide cover
- Large capacity
- Comprehensive global representation

Important Note

This brochure is intended to provide only a general description of the insurance policy and service discussed and is not intended to describe them in full detail. We recommend that a potential purchaser thoroughly examine our policy offered and consult with an appropriate expert to be certain of the precise nature of its details. This brochure is designed for use by brokers and/or insurance agents only. Potential purchasers should contact ACE or their broker and/or insurance agent for further advice.

* Please note that some exclusions or conditions may apply.

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