

# QBE Management Liability Insurance



## Summary of cover

QBE's Management Liability product provides the insurance protection your client needs for claims that can arise out of the management of their business. QBE's Management Liability Policy provides the full breadth of cover required by a business, whilst able to be tailored to suit specific needs and budgets.

### Summary of cover

#### Management Liability

Protects the Directors and Officers from claims arising from wrongful alleged acts against the Directors and/or Officers. Coverage is afforded to the Insured, but not limited to:

- Personal liability
- Fines and penalties
- Outside directorships including workplace health and safety
- Automatic unlimited run off for retired directors
- Pre investigation and investigation costs

#### Corporate Liability

Protection for the Company from claims arising from alleged wrongful acts against the business. Cover includes, but not limited to:

- Environmental violation defence costs
- Defence and fraud
- Work Health & Safety defence costs
- Breach of Contract defence costs
- Tax Audit and Review costs
- Death or disappearance of named insured director

#### Employment Practice Liability

Protects the business from claims for wrongful dismissal or discrimination by past or present employees, customers or suppliers. This includes cover for allegations made against the insured for discrimination on the basis of sex, race, age, religious beliefs and disability.

#### Crime

Protecting the company's balance sheet from fraud and dishonest activities carried out by employees or third parties.

#### Statutory Liability

Protects individuals and the company against fines and pecuniary penalties. This includes defence and investigation costs as well as Enforcement Expenses.

### Why QBE?

At QBE Insurance we understand the complexities of running a business, regardless of its size. We also know the exposure to liability claims this brings company directors, officers and managers. That's why through our global experience, coupled with local passion and commitment, we can help your client make brave decisions and do their job with confidence - knowing that if something goes wrong, we've got their back.

### Want to know more?

For more information please contact one of our experts from the QBE Professional and Financial Lines team below or visit our website:

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