

ASSOCIATION LIABILITY INSURANCE*

What is Association Liability Insurance?

The EA Association Liability Pack is a specially created insurances package designed to meet the needs of Christian & Mission organisations and Churches. Association Liabilities cover your organisation for any breaches of your duty of care in the following:

Directors / Board / Office Bearers

This is protection to all office bearers (personally) and the association itself for claims that arise from wrongful acts that are committed whilst they are acting in a capacity on behalf of their association.

Professional Indemnity

This section provides protection to the association, office bearers and employees, for claims that arise from any breaches of duty in connection with the usual practice of the association.

Employment Practices Liability

This covers your Association for any compensation that it is legally liable to pay for wrongful acts to any employee relating to their employment to the association.

Fidelity

This provides protection for loss of money and property as a direct result of any fraudulent or dishonest acts by directors, employees or volunteers of the association.

Who is the Insurer?

The Association Liability insurances are underwritten by Ansvr Insurance Ltd, Australia's most respected insurer to the not for profit sector. EA operates as an Authorised representative of Ansvr Insurance. Please ask us for a copy of our Financial Services guide for more information.

**Package prices start from just \$480 + taxes
For a quote or further information please call
(03) 9890 6851 or email insurance@ea.org.au**

What is included?

The following are some examples of inclusions in the EA Association Liability Pack. This is not an exhaustive list, and terms, conditions and exclusions apply so you should read the Product Disclosure Statement for full details:

▪ Pastoral Care cover	▪ Public speaking cover
▪ Marriage and other counseling cover	▪ Defamation, libel and slander
▪ Breach of Confidentiality / Privacy	▪ Legal fees from court actions
▪ Breach of Trade Practices Legislation	▪ Outside Directorships
▪ Advance Payment of Defense Costs	▪ Breach of Copyright
▪ Breaches in Employment Practices including wrongful dismissal	▪ Court Attendance & Witness Expenses
▪ Dishonesty of Leadership / Executive	▪ Coverage for Committee members
▪ Major Strategic board decisions	▪ Actions of volunteers
▪ Decisions taken during mergers / acquisitions	▪ Directors personal liability from insolvency
▪ Fraud or dishonest acts resulting in loss of property or money	▪ Directors liability from Occ. Health & Safety breaches
▪ Public relations expenses	▪ Misleading and deception conduct
▪ Directors & Officers Spousal Liability	▪ Cover for subsidiaries / branches
▪ Legal Representation Costs	▪ Spouses and estates covered
▪ Malpractice cover	▪ Loss of documents
▪ Claims made by regulators, the ATO and creditors	▪ Claims made by sponsors and members

Important Claims Information

The EA Association Liability Pack is a "Claims Made and Notified" policy. This means that must notify the Insurer of every claim or potential claim during the period of insurance (before your policy renewal). If this is not done, your right to cover under this policy may be reduced or revoked.

*** General Advice Warning**

Information provided in this document is a summary and general in nature only. It does not take into account individual circumstances. You should read the Product Disclosure Statements for full terms, conditions and exclusions, and discuss your particular situation with your insurance advisor.



EA Insurance is an Authorised Representative for Ansvr Insurance Ltd (AFSL237826). We are authorised to deal with and provide general advice for Ansvr Association Liability products under our Authorisation (AR288151).