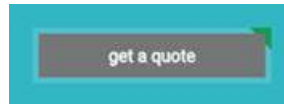




Welcome to Pacific Indemnity’s email newsletter.

This newsletter contains:

- Important information regarding **Broker Portal access**
- Information about **‘Claims Made’ policies**

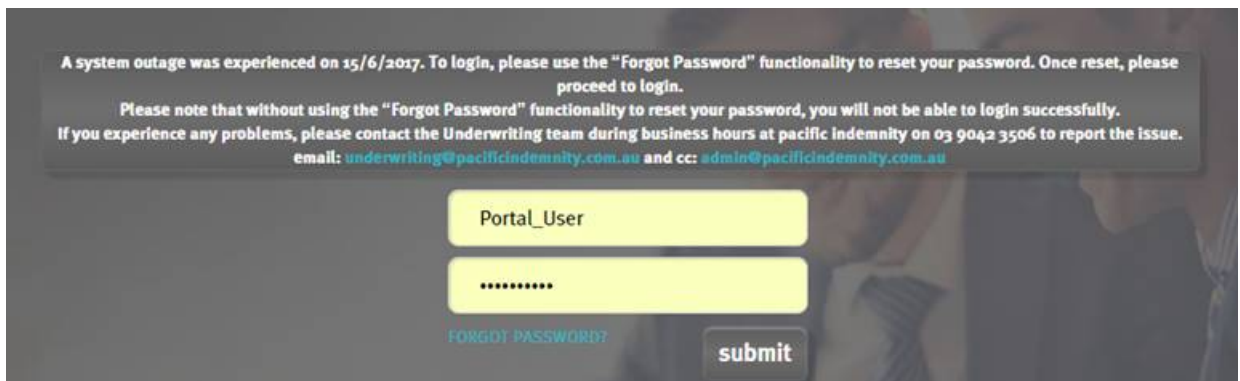


A Note to Existing Users prior to 15th June 2017

On the 15th June we experienced an extremely unusual and uncommon system outage and as a result all existing user credentials were lost.

To allow you to reset your password and successful gain access to the Broker Portal, please click **FORGOT PASSWORD?**, enter the requested details (these are case sensitive) and click Submit to get an email to reset your password.

The following system message has been temporarily placed on the website to assist you with gaining access.



A Note to New Users, registered after 15th June 2017

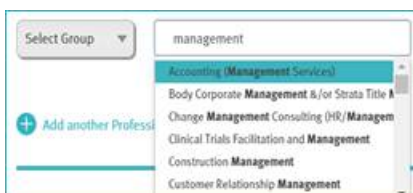
The above system outage will not affect your newly issued userID and password. Please follow the Activation instructions contained in your activation email. No requirement to use the Forgot Password function (unless you have forgotten your password!)

Portal Functions & Guide



How long do Referrals take to get a response?

If your Portal submission needs to be **Referred** to an Underwriter for review, we aim to have a response to you **within the day**, and our promise is to have a response to you within 24 hours (on the next business day)



Searching for Professions in the Portal

When searching for a Profession in the Portal you can begin typing and all the letter matches will show to select from.



Can't find the Profession?

If you can't find what you are looking for you can select 'Other x Services not otherwise listed' relating to the most relevant Profession Group.

A bit about Claims Made & Professional Indemnity

Checklist for "Claims Made" Policies

Important items to consider when arranging any 'claims made' policy

- Unlimited Retroactive Date/Cover
- All Known Circumstances or Claims are notified to the current insurer
- Continuity of Cover
- Run-off Cover if a business has been sold or ceased operating

Why is Run-off Cover important?

Even when your client's business ceases to operate, Run-off Cover ensures your client continues to be covered for their past work.

Run-Off Cover

Claims Made policies require that a current policy is in force at the time a claim arises.

- If your client cancels or lapses their policy because they are no longer doing any work **they risk not having any cover for that claim.**
- Your client may have signed a contract to maintain a Professional Indemnity policy for a pre-determined length of time and therefore may be in breach of contract by not maintaining a policy

How long should Run-Off Cover be?

This depends on the Statute of Limitations legislation applying to a particular claim. In some cases a claim may be brought in excess of 15 years after the mistake occurred.

Retroactive Date

What is the Retroactive Date referring to?

It is the date on or after which any services provided by your client may be covered by the Claims Made i.e. Professional Indemnity policy.

This is usually specified in the Policy Schedule and it is best to request "Unlimited" or "Without limitation of date" to ensure all past work/professional services are covered.

- If a date limitation is imposed on the policy, cover is limited to professional services provided on or after that date.

Did you know???



The Broker Portal can **auto-rate over 250 Professions**, which means you can get a quote and bind a policy within minutes

Forgotten Your Password?

Click **FORGOT PASSWORD?**, enter and submit the requested details to get an email to reset your password

Don't have a Portal login?

Click [CONTACT US](#) or Email the following details to underwriting@pacificindemnity.com.au:

- Your Full Name
- Brokerage Name & branch (if relevant)
- Email address
- Contact Phone Number

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Thank you and kind regards,

The Team at Pacific Indemnity

underwriting@pacificindemnity.com.au

Please note the best way to contact us is via our mobile phones



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