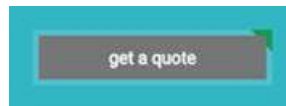




Welcome to Pacific Indemnity's email newsletter

This newsletter contains the following:

- ▶ General Liability (GL) Portal Release
- ▶ UCT Reviewed Wordings
- ▶ A snapshot of our FAQ's



INTRODUCING our General Liability (GL) Portal

Over the coming weeks, you will be issued with login details to access our GL Portal, which will also become the home of our Professional Indemnity Portal in the coming months.

Note: currently the link and login details for the GL Portal is different to the existing Broker Portal for PI quotes

Brief overview of SIMILARITIES to the PI Portal

Auto Quotes – a quote indication is generated once all Proposal details have been entered. A formal binding quote can be emailed and bound on-line

Referred Quotes – detail(s) need to be reviewed by an underwriter before a formal response can be provided. If the quote request is accepted, this appears as a **Quoted** status

You will receive a response within 24 hours on the next business day

Send Link to Client – a link is sent to the email address you enter for your client to receive

The link is valid for 10 days and allows your client to review and/or change details in the contact details and proposal details screen

Binding Cover

Cover can be bound on-line and the Policy Documents are sent via email instantaneously

Brief overview of NEW FEATURES of the GL Portal

Contact Details screen – capability to define the required inception AND expiry date

Quote Summary screen – ability to your Broker Fee (inclusive of GST) to the quote schedule

Item	Limit	Rate	Amount
Public Liability	\$1,000,000.00	\$24.00	\$24,000.00
Professional Liability	\$1,000,000.00	\$24.00	\$24,000.00
Product Liability	\$1,000,000.00	\$24.00	\$24,000.00
Public Liability (incl GST)			\$108.00
Broker Fee (incl GST)			\$108.00
Total Premium			\$1,200.00

Resending Policy Documents - Go to Policies List, locate the required policy. In the Actions column is the option to Email Schedule or Email Certificate of Currency

policies list

Policy No.	Insured Name	Policy Type	Policy Inception Date	Policy Expiry Date	Contract No.	Status	Actions
000034	Insured Name	BPPL	22/11/2020	22/11/2023		Current/Expired	Please select Please select Email Schedule Email Certificate Of Currency
000035	Insured Name	BPPL	01/01/2020	01/01/2023		Current/Expired	Please select Please select Email Schedule Email Certificate Of Currency
000037	Insured Name	BPPL	01/01/2020	01/01/2023		Current/Expired	Please select Please select Email Schedule Email Certificate Of Currency

select the document

- Select the document to be emailed

- Enter the email address the documents are to be sent to
- Confirmation the email has been sent appears in a Pop-up

UCT reviewed wordings effective 1 November 2021

In response to a recommendation of the Financial Services Royal Commission, the Unfair Contract Terms (UCT) regime has now been extended to apply to many insurance contracts.

In consequence of this, insurers have reviewed their policy wordings and have made some adjustments. These UCT adjustments have not intended to reduce or restrict cover.

These amended wordings issued by Pacific Indemnity on behalf of IAG and Zurich will apply for new and renewal policies effective from November 1, 2021. Renewal notices for policies renewing on or after 1 November 2021 will be based on these revised wordings.

A snapshot of our [FAQ's](#)

what is a claims made policy?

A Claims Made policy is a form of insurance contract which only covers claims made against the insured during the policy period arising from facts that were first discovered by the insured in that policy period. The claim may arise from acts, errors or omissions at any time (subject to any retroactive cover limitations). If the insured first becomes aware during the policy period of facts that might give rise to a claim – then the insured may notify the insurer (pursuant to Section 40(3) of the insurance Contracts Act) and any claim which eventuates from the facts so notified will also be covered under the policy which is in force at the time of notification, notwithstanding that the claim was not made during the policy period.

how is a claims made policy different to other types of liability policy?

Most insurance policies covering liability (whether a public liability policy or other form of liability policy) will provide cover for claims arising out of events occurring during the policy period.

A Claims Made policy is different in that the date of the event is not relevant (except if retroactive cover is limited) – what is important is when the insured first became aware of the claim or the facts which might give rise to the claim.

Have more questions? Head to our [FAQ](#) page on our website

NSW Small Business Insurance Duty Exemption Declaration on Renewal

did you know that a declaration is only valid for an income year?

This is a note to remind that a completed, signed and dated NSW Insurance Duty Small Business Exemption Declaration needs to be received every year to be eligible to receive the exemption from paying NSW Stamp Duty.

For more information, go to <https://www.revenue.nsw.gov.au/taxes/insurance/exemptions/sbe>

Did you know???



Past Pacific Indemnity News issues can be found on the Pacific Indemnity Website at <http://www.pacificindemnity.com.au/pacific-indemnity-news/>

A screenshot of a login form. It features two input fields: 'Username' and 'Password'. Below the 'Password' field, there is a small link that says 'Forgot Password?'. To the right of the 'Password' field is a 'submit' button.

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

Want to know more?



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Kind regards,

The Team at Pacific Indemnity

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