

Management Liability Insurance

Product Profile & Key Attributes

A comprehensive, modular Management Liability solution designed to protect private companies and their directors, officers and employees against the financial consequences of management risks.

Built for SMEs and mid-market organisations, the policy combines multiple critical covers into a single, streamlined wording, providing broad protection across corporate, regulatory, employment and crime exposures.

A **strong industry appetite:**

- **commercial** and **financial institutions** risks, supporting organisations with **up to \$500m in revenue**,
- underpinned by a **broad market comparable wording**
- **accessible via Pacific Indemnity Portal**

Our **inhouse claims team** is empowered with claims authority, to support you in your time of need.

A product where **You control the covers and limits** that matters most to your client.

Core Covers

An integrated suite of protections, including:

Directors and Officers (D&O) Liability

- Protection for individuals against claims alleging wrongful acts

Corporate Cover

- Entity Liability
- Corporate Reimbursement
- Statutory Liability

Employment Practices Liability (EPL)

- Cover for claims arising from workplace disputes and employment-related matters

Crime Loss Cover

- Protection against internal and external fraud, including social engineering

Corporate Crisis Cover

- Immediate response to reputational and operational crises

Tax Audit Cover

- Costs associated with ATO audits and reviews

Target Market

- Private, not for profit to public unlisted companies and SMEs
- Commercial and Financial Institutions
- Risks upto \$500m in Revenue (target upto \$250m)
- Australia and NZ domiciled risk with global operations, including USA

Claims & Financial Strength

Proactive Claims Support

- Local, onshore, inhouse claims management
- Early advancement of defence costs
- Emergency expense provisions
- Insurer-led claims management with flexibility for insured representation

Order of Payments Protection

- Priority given to insured persons, ensuring individuals are protected first

Coverage Highlights

- Unlimited retroactive date (excluding known circumstances)
- Worldwide coverage
- Reinstatement of limit for insured persons
- Broad definition of Wrongful Act and Claim
- Coverage for pre-claim inquiries and investigations

Why Pacific Indemnity

- Specialist **financial lines underwriting expertise**
- 10 years of proven results and partnerships
- Tailored solutions for the Australian SME market
- Backed by global APRA regulated insurer
- Responsive underwriting and claims approach

Key Product Features

- ✔ **Full lifecycle Portal**
 - A dedicated online portal for tailoring your Management Liability exposure
 - Supported by senior and experienced underwriters
- ✔ **Flexible Limit Structure**
 - Options for aggregate or separate limits across insuring clauses
 - Upto \$10m in the aggregate
 - Upto \$20m for separate limit structure – \$10m in the aggregate any one section
 - Scalable Extension limits up to \$5M+ to suit SME through to mid-market risks (Crime and Statutory Liability)
- ✔ **Strong D&O Enhancements**
 - Asset & Liberty protection
 - Extradition expenses
 - Fines & penalties (where insurable)
 - Outside directorship cover
- ✔ **Broad, Integrated Coverage**
 - Single policy covering management, employment, crime and statutory exposures
 - Designed to eliminate coverage gaps between traditionally separate policies
- ✔ **Commercial and Financial Risk Focus**
 - A broad appetite across both commercial and financial institutions risks
 - Designed to eliminate coverage gaps between traditionally separate policies
- ✔ **SME and Mid-Market Focus**
 - A focus of risks up to \$250m in revenue, with ability to write upto \$500m
- ✔ **Market-Relevant Enhancements**
 - **Cyber incident affirmative cover** (non-silent cyber clarity)
 - **Social engineering fraud cover**
 - **Loss mitigation costs** to reduce claim severity
 - **Enforceable undertaking expenses** for regulatory actions
 - **Ability to write global risks** (including USA exposures)

At a Glance

Feature	Benefit
Modular policy design	Simplifies placement and reduces gaps
Broad automatic extensions	Enhances cover without added complexity
SME-focused underwriting	Online, end to end system, Practical, flexible solutions
Non-silent cyber inclusion	Clarity in evolving risk landscape
Strong D&O protection	Protects individuals when it matters most
Underwriter Focused	Supported by senior and experienced underwriters
In house Claims	Empowered with local in-house claims authority and team

Protecting What Matters Most - With Confidence, Expertise and Personalised Care
Run your business. We'll handle the risk