

# management liability



## Product Profile

A new product aimed at providing brokers with a choice of Management Liability covers specifically for Small to Medium Enterprises.

Lumley Insurance's Management Liability cover provides brokers greater choice, flexibility and value for money for their clients, helping brokers to grow their business and better meet their clients' needs.

**Lumley**  
Insurance



# management liability

Covers available:

- Directors & Officers Liability
- Employment Practices Liability
- Statutory Liability
- Legal Expenses Cover.

## Greater choice and flexibility

- The option to choose the covers your client requires from the four available covers (minimum of 2 required).
- Choice of a single aggregate limit for the covers selected or to give each selected cover its own dedicated limit.
- The option to choose whether to have a stand-alone policy wording or part of a Business Package.

## Simple, easy access

- No long and complex proposal forms required. Only a few simple questions need to be answered to obtain management liability cover for your clients.
- Now available on my.place@Lumley via Sunrise Exchange to quote, bind and manage the lifecycle of your clients policy.

## Product features

### *Directors & Officers Liability*

- Wide definitions of Wrongful Act
- Subsidiaries automatically covered
- Extensions to cover Directors on a Superannuation Scheme
- Cover for Directors on an Outside Board
- Retired Director Cover
- Cover for Spousal Liability
- Pollution Defence Costs (sub-limited)

### *Employment Practices Liability*

- Wide definition of Employment Related Wrongful Acts
- Cover Formal and Official investigations

### *Statutory Liability*

- No sub-limits for Statutory Liability
- Pollution Cover available
- Occupational Health and Safety covered

### *Legal Expenses*

- Investigations, Examinations, Inquiries, Coronial Inquests, Royal Commission by a regulatory, governmental, or any other authorised professional institution.

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