



Management Liability Insurance **Product Profile**

Providing greater choice, flexibility and value for money while helping brokers to grow their business and better meet their clients' needs.

Easy. Fast. Flexible. *Innovative.*

my.place@Lumley

Lumley 
Insurance

Lumley Insurance leads the way in flexible online Management Liability cover that protects SME businesses from unwelcome surprises.

Greater choice and flexibility

Your choice of a single aggregate limit across all covers or give each selected cover its own dedicated limit (minimum of 2).

The option to choose whether to have stand-alone policy wording or part of a Commercial 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, benefits and extensions

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|---------------------------------------|--|
| General | <ul style="list-style-type: none"> • Subsidiaries – new and former covered • Public Relations Costs • Advancement of defence costs • Order of payments • Specialist in-house claims teams • Full policy limits available for the company (entity) • No administration fees • Panel of leading legal firms |
| Directors & Officers | <ul style="list-style-type: none"> • Wide definition of wrongful act • Cover for directors on a superannuation scheme • Outside board cover • 84 months retired director cover • Cover for spousal liability • Defence costs for pollution (sub limited) • Shareholder pollution claims |
| Employment Practices Liability | <ul style="list-style-type: none"> • Wide definition of employment practices wrongful act • Wide definition of your people |
| Statutory Liability | <ul style="list-style-type: none"> • No sub limits!! • Formal or official investigation by a regulatory, governmental, professional or other authorised institution; not restricted to OH&S cover • Cover includes the defence costs incurred in the investigation • Statutory fines covered • Pollution cover available |
| Company Expenses | <ul style="list-style-type: none"> • Cover for third party claims • Extended to cover tax audit costs (sub-limited) • Extended to cover fidelity losses (sub-limited), including: <ul style="list-style-type: none"> – Auditor fees, costs or charges necessary to determine the value of the loss – Standalone superannuation funds – Social, sporting, welfare clubs that have been formed for the benefit of employees – No 'principal intent' trigger required – Property belonging to or in the control of the insured |