

## PLATINUM LIABILITY - Many Risks, One Solution.

### Platinum Liability

Platinum Liability is the ultimate liability solution for your sports, leisure and licensed club clients. Platinum Liability has been developed with both brokers and clients in mind using a single comprehensive wording incorporating General Liability, Professional Indemnity and Management Liability.

#### Section 1 General Liability – Bodily Injury, Property Damage and Advertising Injury

<b>Key Features &amp; Extensions</b>	Up to \$20,000,000 limit of indemnity	\$500,000 Property in your Physical or Legal Control
	\$50,000 Temporary protection cover	Additional 25% costs and expenses cover
	New Subsidiaries	Principals Indemnity
	Member to Member Liability on most sports risks	Participation Liability on most sports risks

#### Section 2 Professional Indemnity – Breach of Professional Duty

<b>Key Features &amp; Extensions</b>	Up to \$10,000,000 limit of indemnity	No Bodily injury exclusion for sports based risks
	Costs and Expenses	Dishonesty
	Automatic Reinstatement	Continuous Cover
	Severability	Extended Reporting Period

#### Section 3 Management Liability – Directors & Officers Liability, Club or Entity Liability, Employment Practices Liability, Club or Entity Reimbursement

<b>Key Features &amp; Extensions</b>	Up to \$5,000,000 limit of indemnity	Advanced Defence Costs
	Inquiry Costs	Fines & Penalties
	Dishonesty	Loss of Documents
	Intellectual Property	Estates
	Automatic Reinstatement	Continuous Cover
	Run Off Cover	Subsidiary Run Off Cover
	Run Off for Outside Directorships	Joint Venture Cover
	Libel and Slander	New Subsidiaries
	NFP Outside Directorships	Occupational Health & Safety
	Severability	Spousal Cover
	Trade Practices Act	Extended Reporting Period
	Retirement Cover	Fidelity Cover (Optional)
	Pollution Defence Costs (Optional)	

- Platinum Liability incorporates covers that are traditionally purchased under three separate contracts. There are significant benefits in insuring a clients complete liability exposure, be it general, professional or management, under the one contract with the one insurer.
- Generally clients understand the importance of a liability policy and player accident cover, however they often overlook the professional risks of running a club, association or business. Platinum Liability has been structured in such a way that Management Liability coverage is an easy and affordable extension.
- Simplify and extend your clients cover.
- Grow your business whilst protecting your PI exposure.

## CONTACT US

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