Why is Liability Cover Required?
Increasing Government regulations, legislation and community expectations, all result in increased exposure for businesses and not-for-profit organisations. Litigation, penalties, fines and official investigations are on the rise.

Non-compliance with complex rules and requirements can leave otherwise innocent parties exposed to fines and penalties with accompanying legal and associated defence costs. In addition, organisations also face the risks of fraud and cyber attack.

All SME and NFP organisations require first-class, comprehensive liability protection.

What Cover Does Rosser Surepac Liability Provide?
Our SurePac Liability policy offers up to the minute protection against the cost of defending and settling a broad range of allegations. These claims may be made against an organisation by regulators, employees, clients, shareholders, beneficiaries or members, and others. Losses from fraud and cyber attacks are also covered.

Our comprehensive policy provides the deep-pocket to meet these unbudgeted costs and allow the continuation of operations.

You Choose The Cover - No Mandatory Inclusions
SurePac Liability puts cover selection where it belongs – in the hands of you and your client.

Rosser’s unique “Pick ’n Mix” policy structure makes it easy for you to tailor a cost-effective policy specifically meeting your client’s needs.

Benefits of Rosser’s approach to policy structure include:
- Individual limits per selected cover
- Fully integrated and coherent wording – no contradictions between different liability covers.
- Unified wording definitions and conditions across all selected cover.
- Ability to purchase only what is needed – no unwanted automatic inclusions.

One Policy Wording For All Entities
Our policy is designed to suit ALL types of entity including companies, trusts – charitable and private, incorporated societies and partnerships.
What Liability Policy Options are Available?

You can choose to purchase the full suite of SurePac Liability cover or, tailor cost-effective packages by choosing individual covers selected to suit the specific needs of each client.

Either way, Rosser SurePac is the ideal liability protection solution for business and not-for-profit organisations. Choose from these options:

- General Liability
- Statutory Liability
- Management and Entity Liability
- Professional Indemnity
- Professional Liability for Not for Profits
- Employers Liability
- Employment Practices Liability
- Crime Cover
- Cyber Liability

Are There Important or Unique Policy Benefits?

Important Extensions include:

- Access to complimentary legal advice on policy-related matters
- Costs of official investigations
- Punitive & Exemplary Damages claims resulting from sexual molestation
- Defamation and internet liability
- Governors, employees, volunteers and supervised contractors, as well as the organisation itself, are all protected
- For NFP groups – costs of challenging adverse tax or charitable status decisions

What Other Features and Benefits are Offered?

- $100,000 payment on accidental death of an Executive of the insured organisation.
- Public Relations expense benefit
- Crisis Event cover
- Critical regulatory costs cover
- Medical Indemnity option available
- Experienced claims handling and support

How Do I Obtain a Quote?

- For insureds with total income less than $1M we need a fully completed Proposal form.
- Insureds with income in excess of $1M must, in addition to the above, provide their most recently published audited accounts.
- Proposal forms can be downloaded or completed on line on our web site.