

# Professional Risks

## Everyone professional is accountable. So are we

Providing professional services is a risky business – and becoming riskier due to increasing client, community and regulatory expectations of service, quality and behaviour. This is leading to more oversight, litigation and awards.

IC Frith's Professional Risks team provides insurance broking and consultancy services for a wide variety of specialist exposures across a significant number of product lines, professions and occupations.

Professional risk insurance is not a commodity. Each solution must be as dynamic as the businesses and individuals it covers. Effective outcomes also require the attention of a knowledgeable, experienced insurance broking partner who is committed to your success.

IC Frith is an expert in protecting you and your business. Our team understands the underwriting processes of insurers of professional risk classes. We leverage this knowledge and our access to local and international insurance markets to provide the best results for our clients.



## Product specialties include:

### Professional Indemnity Insurance for:

Lawyers, accountants, architects, engineers, financial planners, real estate agents and numerous other occupations.

### Medical Malpractice for:

Doctors, day clinics, hospitals.

### Directors' & Officers' Liability for:

ASX-listed companies (including IPO's) to SME businesses.

### Employment Practices Liability, covering claims made by:

Former, current or prospective employees for unfair dismissal, discrimination, harassment, defamation, failure to promote and breach of employment contract terms.

### Management Liability for SME's:

Inexpensive and practical cover for "Pty Ltd" companies and partnership structures, insuring a suite of D&O, EPL, Entity and Crime exposures.

### Investment Managers Insurance covering:

D&O, PI and Crime covers specifically geared to investment / fund managers and managed investment schemes.

### Private Equity / Venture Capital Insurance:

Composite policy capturing broad professional, management and crime exposures linked to private equity and venture capital funds and their portfolio companies.

### Information Technology Liability Insurance and other Liability & PI hybrid:

Covers combined liability and professional indemnity exposures in a tailored policy with the same insurer.

For more information about how we can assist you with your Professional Risks enquiries, call your nearest IC Frith office and ask to speak to our State Manager.

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