

Australian Investigators & Commercial Agents Scheme

Occupations automatically covered

- Investigators & Inquiry Agents
- Debt Collectors & Mercantile Agents
- Credit Management
- Claims Management
- Process Serving & Private Bailiff
- Repossessions
- Training, Development & Assessment
- Insurance Risk Surveying & Assessing
- Security & Risk Management, Audit & Assessment
- Security, Surveillance & Investigation Equipment Installation & Operation
- Locksmith
- Drug & Alcohol Testing
- Mediation & Dispute Resolution
- Occupational Rehabilitation Counselling

Optional occupation endorsements

- Security Static Guarding & Mobile Patrols*

Insurance coverage options

- \$2 million - Professional Indemnity (\$6 million aggregate) – Nil excess
- \$5 million - Professional Indemnity (\$15 million aggregate) – Nil excess
- \$10 million - Professional Indemnity (\$30 million aggregate) – Nil excess
- \$10 million - Public Liability, Products Liability and Advertising Injury – Nil excess
- \$20 million - Public Liability, Products Liability and Advertising Injury – Nil excess

Automatic sub-limits of cover

- \$1 million - Property in Care, Custody & Control
- \$1 million - Driving Risk Extension
- \$500,000 - Disciplinary Proceedings & Inquiry Costs
- \$250,000 - Fines & Penalties
- \$250,000 - Fidelity Guarantee
- \$100,000 - Claims Mitigation Costs
- \$100,000 - Public Relations Expenses
- ASIC Approved External Disputes Resolution Costs

Facility Security

- Underwritten by an APRA authorised insurer

Named Sub-contractors can be covered under your policy **

Uninsured Sub-Contractor(s) can be named on your policy. They will only be covered whilst undertaking services provided for and on your behalf. Cover under the Professional Indemnity policy will only last for as long as they remain named on the policy, once removed, all cover will cease from that point. Sub-contractors will not be covered for claims made after that date, even if they were on cover at the time a claim occurred. Additional premiums may apply depending upon the number. Sub-Contractor(s) whom have their own insurance do not need to be named on your policy.

Premium Funding – Pay premium by monthly instalments **

Fund your premium and spread the repayments over 3 to 12 months. Premium funding fees and charges apply.

Business Insurance and General Property Insurance*

Provides cover for your office, contents and portable equipment. Please ask for an obligation free quote.

Workers Compensation Insurance*

Workers Compensation insurance is compulsory for any business that engages employees. Failure to take out a policy can result in prosecution and penalties. Each State operates differently so please contact us for assistance.

Please ask for an obligation free quote.

* Additional premiums, terms and conditions apply

** May not apply to all policies, terms and conditions apply

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