

Bookkeepers & Accountants Insurance

Eighteen (18) Months Cover is Standard
Lowest Prices - Broadest Covers

www.whiteinsure.com.au/bookkeepers-accountants/

Occupations and Business Activities automatically covered

- Bookkeeping & Accounting
- BAS Agent & Tax Agent
- Auditing, including Self-Managed Superannuation Funds
- Limited AFS Licence Advice & Services
- Administration, including Payroll, Human Resources, Work Health & Safety
- Virtual Assistant & Secretarial Services
- Office Support Services
- Invoice Factoring & Debtor Finance Services
- Training & Development
- Owners Corp Manager
- Pro Bono Advice & Services

Insurance coverage options

- \$1 million - Professional Indemnity (**Unlimited Reinstatements**) – Nil excess
- \$2 million - Professional Indemnity (**Unlimited Reinstatements**) – Nil excess
- \$5 million - Professional Indemnity (**Unlimited Reinstatements**) – Nil excess
- \$10 million - Professional Indemnity (**Unlimited Reinstatements**) – Nil excess
- \$10 million - Public Liability & Products Liability - Nil excess
- \$20 million - Public Liability & Products Liability - Nil excess

Automatic sub-limits of cover

- \$1 million - Property in Care, Custody & Control
- \$250,000 - Disciplinary Proceedings & Inquiry Costs
- \$250,000 - Fines & Penalties
- \$250,000 - Fidelity Guarantee
- \$250,000 - Statutory Liability
- \$250,000 - Legal Defence Costs
- \$250,000 - Public Relations Expenses
- \$250,000 - Cyber Liability
- ASIC Approved External Disputes Resolution Costs

Principals, Directors and Employees

- No limit on number of staff covered

Facility Security

- Underwritten 100% by an APRA authorised insurer

Criteria	FULLY COMPLIANT INSURANCE		Our Cover
	TASA Requirements	BAI Insurance	
Adequacy of cover	Cover for BAS and Tax Agents	Yes	BAS & Tax Agents covered
Amount of cover	\$250,000, \$500,000 or \$1 million	\$1 million	Cover starting from \$1 million
Scope of cover	Civil Liability	Yes	Full Civil Liability cover
Persons covered	Directors, Partners & Employees	Yes	All persons in the business
Exclusions	Sub-Contractors vicarious liability	Yes	No exclusion applies
Excess/Deductibles	Maximum \$1000 or 4%	Nil	No excess applies
Insurance Provider	APRA Approved Insurer	Yes	APRA Approved Insurer
Fraud/Dishonesty	Cover required	Yes	Up to full policy limit
Fidelity	Cover required	Yes	\$250,000 sub-limit
Legal/Defence costs	Inclusive or Exclusive cover	Exclusive	Covered on top of sum insured
Automatic reinstatement	One Auto-reinstatement	Yes	Unlimited auto-reinstatements
Run-off cover	During period of cover	Yes	84 months*
Loss of Documents	N/A	Yes	Up to full policy limit
Unlimited Retro-active cover	N/A	Yes	Unlimited Retro-active cover
Fines & Penalties cover	N/A	Yes	\$250,000 sub-limit
Tax Schemes Part IV	N/A	Yes	Covered*

* Terms & Conditions Apply

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