

CHUBB®

Chubb Professional Indemnity + General Liability

A guide for brokers

Chubb PI + GL is available on the
Chubb Marketplace portal or via Sunrise.



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Chubb Marketplace PI + GL

Introduction

Chubb's crafted suite of Professional Indemnity and General & Products Liability insurance policies are designed to provide cover to SME clients with professional services exposures.

Trade the following policies now on the Marketplace portal or via Sunrise:

- Chubb Miscellaneous Professional Indemnity Insurance
- Chubb Architects & Engineers Professional Indemnity Insurance
- Chubb General & Products Liability Insurance

Access

Brokers can access Marketplace through Sunrise or this direct portal:

[Launch Marketplace Now](#)

Marketplace Appetite

- Qualifying business of up to \$10m revenue/ professional fees
- Over 150 available occupations, with industry specialisations for:
 - Accounting
 - Architects & Design
 - Consultants
 - Logistics
 - Media
 - NFP
 - Real Estate
 - Staffing
 - Trades
- PI Limits up to \$10m available without referral, limits over \$10m can be considered for preferred occupations
- GL Limits up to \$20m available without referral, limits up to \$50m available for preferred occupations on referral

The System

Brokers can transact quickly on Marketplace:

- Intuitive and user-friendly platform that supports the full policy lifecycle. Quote, bind, amend, renew, and invoice policies in minutes
- Quick and easy quoting process with minimal underwriting questions
- Policy documentation available instantly on binding
- Automatic premium closing
- Generate claim history for Chubb policies without requesting from an underwriter
- Quick referral process supported by a dedicated underwriting team
- For more detail on Marketplace PI+GL, see our FAQ



PI + GL - Why do my clients need it?

PI & GL- do my clients need both?

Public Liability covers your clients when their business causes damage to property or third parties, and you are liable for the related costs. Professional indemnity protects your clients against claims by their clients, alleging that a failure to provide services or advice properly - or at all - caused financial loss.

GL and PI insurances should form a comprehensive risk solution for all types of professional services businesses. All businesses should consider purchasing general liability insurance to cover them for the serious consequences of bodily injury or property damage claims. And anytime your client's business is exposed to allegations of professional negligence, misrepresentation, violation of professional agreements or good faith, or inaccurate advice, a PI policy can provide necessary protection.

PI and GL policies can work together to avoid gaps in cover where your client is exposed - for example where a GL policy contains a professional services exclusion, but the PI policy provides professional negligence cover including where liability arises from bodily injury or property damage.

Coverage and Claim Scenario:

Consider the exposures of a property manager contracted by a property owner to manage a commercial property:

- During the property manager's tenure, several tenants refused to renew their leases and moved to competing properties in the local area, citing the condition of the walkways and general disrepair of the building exterior as the reason for relocating. During this time, a visitor of a tenant slipped on a walkway causing serious bodily injury.
- Professional negligence claim: the property owner sued the property manager for negligence and breach of contract, alleging that the property manager was aware of the maintenance issues and did not undertake reasonable efforts to correct the problems. Damages sought by the owner included the loss of rental income from the vacated leases as well as expenses incurred to acquire new tenants. This was covered by the PI policy.
- Injury claim: The injured visitor sued the property owner for compensation for her injuries. This was covered by the GL policy.

Sometimes, determining whether a 3rd party claim should be covered under a PI or GL policy isn't straightforward. For example where:

- An electrical contractor specifies and installs a conveyor in a manufacturing system. The conveyor malfunctions and catches fire, causing loss of operating capacity. Because of the fire, it is difficult to tell whether the issue was caused by a specification error, or faulty workmanship during installation

- A hotel manager for a holiday resort hires a pool contractor who installs an undersized pool pump. The pool is unable to be used during peak season, causing bookings to drop below usual levels.
- An architect hires a trade subcontractor that goes bankrupt before finishing a project, with the delayed completion causing loss to the project owner.

Buying PI and GL together with Chubb can help make sure that:

- Where cover under PI vs GL is blurry, there is no arguing between different insurers over which policy should respond
- Chubb PI and GL claims teams can work together to cover and pay the claim. Delays to coverage and/or settlement of claims can lead to escalating costs, reputational harm, and stress
- Your clients can be confident of a faster and more positive claims outcome



The Cover

Marketplace offers access to comprehensive cover under Chubb professional indemnity and general liability policy wordings:

- Elite III Miscellaneous Professional Indemnity - offers broad PI cover to miscellaneous service providers, and 'traditional' professionals including accountants and real estate agents via specialised endorsements
- Elite III Architects & Engineers Professional Indemnity - offers tailored cover offered to architects & design occupations available on Marketplace
- Broadform Liability - a complete Public & Products coverage offering available alongside PI policies, not 'GL-lite'

Professional Indemnity Coverage Features

- Professional Services Descriptions can be amended or manuscripted on referral
- Defence Costs exclusive limits and excesses available for miscellaneous professions
- Advancement of Defence Costs
- Emergency Defence Costs and Legal Representation Expenses available up to 10% of the policy limit
- Automatic intellectual property cover for unintentional breaches other than trade secrets or patent
- Optional extensions for fidelity and previous business
- Affirmative cover for 3rd party cyber or privacy infringement liability up to full policy limit
- Court attendance costs for employees and directors
- Cover for bodily injury and property damage claims which arise from professional services

For more information on Chubb Professional Indemnity:

[Click Here](#)

Broadform Liability Coverage Features

- Liability Business Descriptions can be amended or manuscripted on referral
- Free optional cover for Property Owners
- Defence costs payable in addition to limit
- Automatic sub-limited cover for Property in the Insured' Care, Custody or Control
- Cover for products exported worldwide other than North America, with North American export cover available on referral
- Cover for travelling executives
- Cover for personal injury or property damage arising from sudden or accidental pollution
- Vendors indemnity
- Contractual liability cover for incidental contracts (eg property leases)
- Excess Motor Liability

For more information on Chubb Broadform Liability:

[Click Here](#)



Marketplace Features

Use Marketplace and have confidence your client has the right cover:

Occupations	Rating	Professional Services Description (PSD)	Quick quote	Premium discounts	Retroactive cover	Refer at any time
<ul style="list-style-type: none"> > 150 occupations available > Grouped by industry for easy identification > Sense-check your occupation choice using the Occupation index or talk to a Chubb underwriter or Sales Lead 	<ul style="list-style-type: none"> > Select multiple occupations for the same policy > We calculate the services % to give you the most competitive premium 	<ul style="list-style-type: none"> > Broad descriptions in policy wordings and industry endorsements > Add more covered services on referral > Match and exceed descriptions on expiring non-Chubb policies 	<ul style="list-style-type: none"> > On the phone to a new client and need a quick indication? Use Marketplace web portal to get fast indicative terms without waiting to set up on Sunrise 	<ul style="list-style-type: none"> > Talk to us about agreeing discretionary discounting authority for your brokers 	<ul style="list-style-type: none"> > Automatic unlimited retro cover on your PI policies for claims free business 	<ul style="list-style-type: none"> > Still have a question on a specific policy? Refer the account at any time to a Chubb underwriter for a same day response



Industry - Miscellaneous Professions

It's not just traditional professions like accountants or engineers which carry professional liability risk. Any business providing services or advice to their clients can make mistakes - like overlooking a critical piece of information, misstating a fact, or being misunderstood. These errors or omissions can create professional liability to clients in respect of alleged negligence in providing a service, failure to provide a service in a timely fashion or at all, or misrepresenting the service to be performed.

Indicators of whether a business has a professional liability risk include whether it:

- Provides services to others for a fee?
- Signs service contracts requiring it to carry professional liability insurance?
- Has clients that incorporate its services into the products or services they provide to others?
- Hires and oversees subcontractors to perform certain services for clients on its behalf?
- Signs service agreements with clients requiring confidentiality of proprietary business information?

If the answer to any of these questions is yes, the business may face significant professional liability exposure.

Marketplace Coverage Solution

Occupations:

Marketplace has > 80 miscellaneous occupations available.

PI Limits of Liability:

Up to \$10m costs exclusive

PI Wording:

Chubb Elite III Miscellaneous Professional Indemnity

Endorsements:

Specific endorsements will be automatically applied to the Professional Indemnity policy for certain miscellaneous occupations.

GL Available?

Yes except for beauty therapists, fitness instructors, security services, tanning salons, and tour operators.



What have we written lately

Occupation: Antiques and Art Valuers

Professional Services: Paper, Fine Art and Object Conservation

Revenue: \$220k

PI Limit: \$1m costs exclusive

Occupation: Conference Organiser

Professional Services: Event Management Consultant

Revenue: \$100k

PI Limit: \$5m costs exclusive

Occupation: Academic Tutoring (Primary or Secondary School)

Revenue: \$200k

PI Limit: \$1m costs exclusive

Occupation: Civic and Social Organisation (NFP)

Revenue: \$115k

Professional Services: Civic and Social Organisation for Indigenous Leadership

PI Limit: \$1m costs exclusive

GL Limit: \$10m

Occupation: Mediation Services

Revenue: \$20k

PI Limit: \$250k costs exclusive

GL Limit: \$5m



Industry - Accountants

For accountants, PI insurance is the safety net for when risk management procedures fail. If a client or 3rd party is unhappy with accounting advice or services, the accountant may be legally responsible, and face a compensation claim for economic loss. Accountants can also be found liable for breach of contract, negligence, or breach of statute, such as misleading and deceptive conduct in consumer protection laws.

Accountants are required to hold specific levels of PI cover as a licensing condition. The level of cover required for each accounting practice depends on size of fee income, type of services provided, and number of practitioners. Chubb Marketplace provides coverage options to meet those requirements, including various excess options, default costs exclusive limits of liability, and 2 automatic reinstatements.



Marketplace Coverage Solution

Occupations:

- Accountant
- Bookkeeper
- Tax Agent

PI Limits of Liability:

Up to \$10m costs exclusive

PI Wording:

Chubb Elite III Miscellaneous Professional Indemnity

GL Available?

Yes

What have we written lately

Occupation: Accountant

Revenue: \$3.6m

Professional Services: Public Accounting Services - Accounts Preparation, Auditing, Bookkeeping, Business Valuations, Company Directorship; Secretarial Positions, Wage Audits, Taxation & Superannuation Fund Management; Trusteeship

PI Limit: \$2m costs exclusive

Occupation: Tax Agent

Professional Services: Tax Agent & Bookkeeper Services

Revenue: \$72k

PI Limit: \$1m costs exclusive

GL Limit: \$5m

Occupation: Accountant

Professional Services: Public Accounting Services

Revenue: \$336k

PI Limit: \$2m costs exclusive

PI Claims Example

An SME accounting firm provided tax advice to one of Australia's largest temporary employment agencies. The advice was specific to the tax status of cash allowances paid to temporary workers for travel to and from work. The ATO investigated the cash travel payments and found that an additional \$3m in tax was due. A claim was made by the employment agency against the accountant for the tax amount, interest, legal costs, and the cost of having to redraft employment contracts.



Industry - Architects and Design

The challenges facing today's architects and design professionals are more numerous than ever. Broadening contractual requirements, changing regulatory environments, new developments in design technologies, increased emphasis on sustainability and the rising, sometimes unrealistic, expectations of clients are just a few. In addition to threatening a design professional's financial stability, litigation damages the reputations that design professionals work tirelessly to build.



Marketplace Coverage Solution

Occupations:

- Architect
- Exhibit or Set Designer
- Heritage Consultant
- Landscape Architect
- Town Planner
- Drafting Services
- Furniture Designer
- Interior Designer
- Lighting Designer
- Urban Design

PI Limits of Liability:

Up to \$10m costs inclusive

PI Wording:

Chubb Elite III Architects & Engineers Professional Indemnity

GL Available?

Yes

What have we written lately

Occupation: Architect or Drafting Services

Revenue: \$3.6m

Professional Services: Architecture, including disability access consulting

Revenue: \$750k

PI Limit: \$10m

GL Limit: \$20m

Occupation: Land Surveyor, Liability Business Description, Land Surveyor, Property Owner

Revenue: \$450k

PI Limit: \$1m

GL Limit: \$10m

Occupation: Furniture Designer

Revenue: \$2.5m

PI Limit: \$1m

PI Claims Examples

An architect performed design services for a retirement facility. The owner of the facility sued the architect, alleging that the dryers that were installed in the 226 apartments in the facility, alleging that the dryers initially specified failed to properly vent air through the ducting to the outdoors. As a result of the alleged problem, different dryers were ordered. Damages in this case totalled over \$400,000.

A commercial business hired an interior design firm to design a new lounge space for employees to conduct casual business meetings with clients. The selected design created several conversation areas partitioned off from the main space to afford privacy. After the installation was complete, the custom furnishings did not fit the smaller partitioned spaces. The business had to order new furnishings, and demanded that the design firm reimburse him for the costs of the initial order, as well as additional costs associated with the delayed use of the space.



Industry - Consultants

Consultants are relied on to provide professional expertise and influence business strategies and operations. Often, the scope and impact of consulting engagements is complex and evolving, leading to misunderstandings in deliverables.

There are many types of specialist consultants, but they all share an exposure to professional liability claims.



Marketplace Coverage Solution

Occupations*:

- Communications Consulting
- Management Consultant
- Procurement Consultants and Probity Advisers
- Regulatory Consultant
- Risk Management Consulting (excluding M&A, Fire Safety, Liquidation)

* found within the “Miscellaneous” industry group on Marketplace

** consulting occupations may be found in other industry groups on Marketplace (eg “HR Consultants - “Staffing” group)

PI Limits of Liability:

Up to \$10m costs exclusive

PI Wording:

Chubb Elite III Miscellaneous Professional Indemnity

GL Available?

Yes

What have we written lately

Occupation: Procurement Consultants and Probity Advisers

Revenue: \$6.4m

PI Limit: \$1m costs exclusive

GL Limit: \$20m

Occupation: Management Consultant

Revenue: \$1m

PI Limit: \$1m costs exclusive

GL Limit: \$20m

Occupation: Management Consultant

Professional Services: Management Consultant - Bid / Proposal Management Process Support

Revenue: \$250k

PI Limit: \$1m costs exclusive

GL Limit: \$20m

PI Claims Examples

A start-up engaged a regulatory consultant to audit operations, assess compliance with industry regulations and help prepare compliance manuals. A regulatory body audited the start-up and the results were poor. The start-up sued the consultant, alleging negligence, misrepresentation and breach of contract.

A management consultant recommended process improvements to increase efficiency and reduce costs. The client implemented some but not all changes and did not save as much projected, then demanded that the consultant reimburse the expenses associated with implementing the changes.



Industry - Media

Businesses count on your marketing clients to assist with the promotion of their organization and its products and services. Whether launching a new product, recreating an existing brand or addressing a public relations crisis, your client becomes a trusted advisor. If the services your client delivers or the content your client creates fails to meet expectations, allegations may be brought against your client for perceived errors or misrepresentations made in the course of performing professional services. And, if the services your client provides have a broad audience, claims can be brought by a variety of third parties that allege damages as a result of your client's alleged acts, including competitors and parties alleging ownership of content.



Marketplace Coverage Solution

Occupations:

- Advertising Agents
- Graphic Design Services
- Marketing Consulting
- Printing services
- Web Page Developer
- Independent Artist, Writer or Performer
- Art Directors
- Market Research Consulting
- Photography Studio Services
- Promotional Sales
- Public Relations Consulting

PI Limits of Liability:

Up to \$10m costs exclusive

PI Wording:

Chubb Elite III Miscellaneous Professional Indemnity

GL Available?

Yes

What have we written lately

Occupation: Advertising Agents, Marketing Consultants, Market Research Consultants, Promotional Sales

Revenue: \$2.5m

PI Limit: \$2m costs exclusive

Occupation: Public Relations Consulting

Revenue: \$350k

PI Limit: \$1m costs exclusive

GL Limit: \$5m

Occupation: Advertising Agents

Revenue: \$222k

Professional Services: Management of online ads including Google Ads, Facebook Ads, Online Banner Ads, Pinterest Ads, Microsoft Ads.

PI Limit: \$1m costs exclusive

GL Limit: \$5m

PI Claims Examples

A company hired a marketing firm to assist in the launch of a new marketing strategy, including performing market research and creating a marketing database of customer data. Mistakes made by the marketing firm during data entry inaccurately identified the nature of the customer-client company relationship, which was discovered after promotional discounts were offered to the wrong group of customers. The error forced the client to honour reduced rates on a larger percentage of orders than anticipated and the client demanded reimbursement from the marketing firm for the lost revenues.

A medical centre sued a marketing firm for more than \$800,000 for failing to create a new website in time for its grand opening.



Industry - Real Estate

Real Estate professionals operate in what is often a volatile marketplace. Buyers, sellers, landlords, tenants and other recipients of services provided by an agent or manager, can have varied commercial, economic and personal needs to be met.

In Australia, Real Estate professionals provide their services in a market subject to:

- Shifting interest rates creating supply vs demand fluctuations in the residential housing market
- Government restrictions on property investments by foreign operators
- Reduced profit margins due to increased competition from digitised service providers

Property managers specifically face unique and varied risk exposures. In addition to maintaining a physical property, property management firms must remain informed of the laws and regulations that apply to property owners and properties under management. Assisting property owners in complying with this body of regulations can be complex and increase the exposure these firms face.



Marketplace Coverage Solution

Occupations:

- Auctioneer - Real Estate
- Facilities Manager
- Hotel or Accommodation Manager - domestic
- Property Management Services
- Real Estate Agency
- Stock and Station Agent
- Strata Management Services

PI Limits of Liability:

Up to \$10m costs exclusive

PI Wording:

Chubb Elite III Miscellaneous Professional Indemnity

GL Available?

Yes

What have we written lately

Occupation: Strata Management Services

Revenue: \$330k

PI Limit: \$2m costs exclusive

Occupation: Real Estate Agency

Revenue: \$1m

PI Limit: \$2m costs exclusive

GL Limit: \$10m

Occupation: Auctioneer - Real Estate

Revenue: \$100k

PI Limit: \$5m costs inclusive

PI Claims Examples

A new property owner sued a real estate agent and the former property owner for misrepresentations made during the purchase process. Allegations included the omission of allegedly known facts about the condition of the property and inaccurate representations about the status of future maintenance and repairs.

A corporation engages a commercial property management firm to lease a floor in one of its buildings. Six months after relocating to this property, construction begins on the road leading to this property. This causes heavy traffic, which makes it difficult for vendors to reach the building, leading to a decrease in productivity. The corporation sues for misrepresentation as they were not told of the road construction that had been scheduled before they entered into the lease.



Industry - Staffing

Clients of employment and recruitment service providers expect qualified personnel to meet their temporary, contract or direct hire staffing needs. If placed personnel engage in inappropriate or illegal behaviour in the workplace, or fail to meet client performance expectations, the service provider may be exposed to claims for professional negligence.

Defending negligence claims can be costly, even when the service provider met all selection obligations and performed all requested screenings.



Marketplace Coverage Solution

Occupations:

- Cultural Consultant
- CV Preparation Services
- Executive Assistant
- Executive Search Services
- Human Resource Consultant
- Industrial Relations Consultant
- Occupational Health and Safety Consultant
- Outplacement Services
- Payroll Processor
- Recruitment Services
- Rehabilitation Counsellor
- Relocation Services
- Training Consultant

PI Limits of Liability:

Up to \$10m costs exclusive

PI Wording:

Chubb Elite III Miscellaneous Professional Indemnity

GL Available?

Yes

What have we written lately

Occupation: Cultural Consultant

Revenue: \$150k

PI Limit: \$1m costs exclusive

GL Limit: \$5m

Occupation: Rehabilitation Counsellor

Professional Services: Return to Work Officer

Revenue: \$75k

PI Limit: \$1m costs exclusive

Occupation: Recruitment Services (on-hired)

Revenue: \$8m

PI Limit: \$10m costs exclusive

PI Claims examples

A recruitment company was hired to provide a client with temporary personnel experienced in data entry. Over the course of several days, the firm sent personnel with the requested experience and the client dismissed almost all of the individuals, contending that they lacked sufficient skills and processing speed. The client terminated the contract early and demanded compensation from the recruitment company for lost revenues, alleging that the failure to provide personnel with the requested qualifications caused the client to miss an important deadline and forfeit a performance bonus.



Chubb's PI + GL Service Team

We have a dedicated service team available to support your business.



Underwriting

Please send general enquiries to:
Finlines.smallcommercial@chubb.com

For any underwriting queries during quote/placement process, our Small Commercial Financial Lines (SCFL) team is here to help. We have dedicated Marketplace Professional Indemnity Underwriters and state-based dedicated Professional Indemnity Underwriters who can assist with quote and placement queries.

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For a full list of underwriters in the SCFL team, please visit our [SME Contact List](#).



Chubb's PI + GL Service Team

We have a dedicated service team available to support your business.



Sales Leads

For any queries relating to our wider PI and GL appetite or general SME capabilities, please contact a Chubb Sales Lead.

You can find the contact details for your local Sales Lead on our [Sales Lead Contact List](#).



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Claims

Lodging a claim is easy.

Download a claims form from our website and submit to us using the email addresses below.

Professional Indemnity claims:
aus.financiallinesclaims@chubb.com

Liability claims:
aus.liabilityclaims@chubb.com



Broker Platform Support

Please contact Chubb's Broker Platform Support team with any technical queries relating to the Marketplace platform

Phone: 1800 592 361
Email: brokerplatformsupport@chubb.com



Important Links and Broker Resources



Access Marketplace

The Chubb Marketplace platform can be accessed through Sunrise or the direct web portal:

[Launch Marketplace now](#)



Lodge a Claim

Lodging a claim is easy.

Download a claims form from our website and submit to us using the email addresses below.

Professional Indemnity claims:
aus.financiallinesclaims@chubb.com

Liability claims:
aus.liabilityclaims@chubb.com



PI + GL FAQ

We have prepared an FAQ document to support your understanding of Chubb PI + GL.

[Read the FAQ](#)



Broker Platform Support

Please contact Chubb's Broker Platform Support team with any technical queries relating to the Marketplace platform

Phone: 1800 592 361
Email: brokerplatformsupport@chubb.com

Other Chubb Products Available Online

Chubb also offers the following SME products to brokers through Sunrise:

1. Forefront Management Liability
2. Cyber Enterprise Risk Management
3. Chubb Business Pack Insurance



About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. Chubb, via acquisitions by its predecessor companies, has been present in Australia for 100 years. Its operation in Australia (Chubb Insurance Australia Limited) provides specialised and customised coverages including Business Package, Marine, Property, Liability, Energy, Professional Indemnity, Directors & Officers, Financial Lines, Utilities as well as Accident & Health, to a broad client base, including many of the country's largest companies.

Chubb also serves successful individuals with substantial assets to insure and consumers purchasing travel insurance.

More information can be found at www.chubb.com/au

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Chubb. Insured.™

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