Professional Indemnity

This policy covers the Insured for claims against it for breach of professional duty by reason of an actual or alleged negligent act, error or omission by the Insured’s staff whilst engaged in sanctioned activities.

This insurance is extended to also cover:

- students undertaking a practical placement, community placement, work experience or field assignments or conducting a Research project approved by the Insured Entity
- Volunteers

The insurance cover includes liability arising from:

- Breach of Professional Duty
- Defamation
- Trade Practices Act

The geographic scope of the cover is worldwide to the full limit of the indemnity, except for claims brought in the USA and/or Canada which are excluded. If any activity is to be undertaken in the USA and/or Canada, please contact the Insurance Office to discuss the matter.

Teaching and research staff whilst engaged in outside consultancies and projects carried out for or on behalf of the University within the 52 day per annum rule are included. Activities that arise due to the undertaking of private work, private external consultancies or other matters which are not connected to the University’s activities are not covered.

Claims

An important feature of any Professional Indemnity and Directors’ & Officers’ Liability policy is the “claims made” basis of cover. Essentially these forms of cover require immediate notification of:

- A claim against an insured
- Any circumstances which may give rise to a claim under the policy.

If such circumstances are not reported to the insurer prior to expiry of the period of insurance, the insurer is not bound to provide indemnity under the policy.

Notification should be given to the ANU Insurance Office and ANU Legal Office who will then advise what action should be taken and notify insurers on your behalf.

Under no circumstances must Liability be admitted