

# NOT FOR PROFIT

## Product Summary

A combined policy providing flexibility to Associations and non-profit organization to protect their Officer Bearers and the Association.

## General Product Features, Benefits and Extensions

### General Product Features

- Six Coverage Sections.
- General Extensions applicable across all Coverage Sections.
- Flexible sub-limits available.
- Coverage can be tailored to the needs of the Insured.
- All claims are managed by a specialist, in-house team supported by a panel of expert law firms.

### General Extensions include:

- Acquisition of Named Insured.
- New and Previous Subsidiaries.
- Compensation for court attendance.
- Continuous cover.
- Discovery Period (available on request).
- Estates and legal representatives.
- Financial Impairment of Named Insured.
- Public relations & crisis management costs.
- Media Claims.
- Defamation.

**Please Note:** This document is for general informative purposes only and does not constitute policy advice. Please read the policy wording in its entirety.

## Coverage Sections Summary

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|--|--|--|
| <b>Section 1</b><br><br><b>Office Bearers' Liability / Association Reimbursement</b> | <ul style="list-style-type: none"> <li>■ Broad "Wrongful Act" definition.</li> <li>■ "Loss" includes Defence Costs and Investigation Expenses.</li> <li>■ Individual Cover – coverage for Insured Persons when they are not able to be indemnified by the Named Insured.</li> <li>■ Your reimbursement cover – coverage for the Named Insured for indemnification of Insured Persons.</li> <li>■ Affirmative Cyber coverage for Office Bearers.</li> </ul>   | <b>Automatic Extensions (sub-limited):</b> <ul style="list-style-type: none"> <li>■ Bail and Civil Bond Expenses.</li> <li>■ Deprivation of Assets Proceedings.</li> <li>■ Insured Persons' tax liability.</li> <li>■ Employment superannuation scheme.</li> <li>■ Extradition expenses.</li> <li>■ Outside Position liability.</li> <li>■ Retired Office Bearers (84 months).</li> <li>■ Spousal liability.</li> <li>■ Emergency Defence Costs.</li> </ul>  |
| <b>Section 2</b><br><br><b>Not For Profit Liability</b>                              | <ul style="list-style-type: none"> <li>■ Cover (including Defence Costs) for Claims made against the Named Insured.</li> </ul>   | <b>Automatic Extensions (sub-limited):</b> <ul style="list-style-type: none"> <li>■ Breach of contract defence costs.</li> <li>■ Tax Audit costs.</li> </ul>   |
| <b>Section 3</b><br><br><b>Professional Indemnity</b>                                | <ul style="list-style-type: none"> <li>■ Cover for Claims arising out of a Wrongful Act in the conduct of Professional Services.</li> <li>■ Professional Indemnity cover is provided on a Civil Liability basis.</li> <li>■ 6 Automatic Extensions are included, offering first and third-party coverage.</li> </ul>   | <b>Automatic Extensions (sub-limited):</b> <ul style="list-style-type: none"> <li>■ Consumer Protection Legislation.</li> <li>■ Intellectual Property Breach.</li> <li>■ Contractors and Consultants.</li> <li>■ Joint Venture Liability.</li> <li>■ Privacy Breach Expenses.</li> <li>■ Loss of Documents.</li> </ul>   |
| <b>Section 4</b><br><br><b>Employment Practices Liability</b>                        | <ul style="list-style-type: none"> <li>■ Coverage for Claims for Employment Related Wrongful Acts or Third Party Sexual Harassment.</li> <li>■ Broad definition of "Employment Related Wrongful Act", offering coverage for a variety of actual or alleged employment-related contraventions and failures.</li> <li>■ Third Party Sexual Harassment covers sexual harassment against third parties during the course of the Insured's business.</li> </ul>   |  |
| <b>Section 5</b><br><br><b>Statutory Liability</b>                                   | <ul style="list-style-type: none"> <li>■ Comprehensive cover for Statutory Liability.</li> <li>■ Wrongful Act definition includes allegations that the Insured has committed a contravention of an Act of Parliament, punishable by a Statutory Fine or imprisonment.</li> </ul>   | <b>Automatic Extensions (sub-limited):</b> <ul style="list-style-type: none"> <li>■ Workplace health and safety defence costs and Investigation Expenses.</li> </ul>   |
| <b>Section 6</b><br><br><b>Crime</b>   | <ul style="list-style-type: none"> <li>■ Comprehensive crime coverage, offering protection for direct financial loss discovered during the period of insurance, as a result of: <ul style="list-style-type: none"> <li>– Internal crime;</li> <li>– External crime</li> <li>– Computer fraud; or</li> <li>– Theft</li> </ul> occurring after the retroactive date.</li> <li>■ Automatic Coverage includes reasonable: <ul style="list-style-type: none"> <li>– fees, costs and expenses of a fraud investigator; and</li> <li>– legal fees, costs and expenses incurred in the defence of any claim, suit or proceeding resulting from covered direct financial loss.</li> </ul> </li> </ul> | <b>Optional Extension for Social Engineering (sub-limited):</b><br>Coverage for direct financial loss which results directly from Social Engineering Fraud.<br>Definition of Social Engineering Fraud includes impersonation of: <ul style="list-style-type: none"> <li>– an Insured Person;</li> <li>– Client or customer of the Named Insured; or</li> <li>– A party with whom the Named Insured has a written contract</li> </ul> by a third party to manipulate the Named Insured to transfer money to that third party or other entity. |



## Curious About Risk

We aim to navigate the evolving risk landscape with agility, understand our brokers' and insureds' goals and be proactive in exploring new opportunities.



## Solution-focused

As specialists in our fields, we work hard to understand our customers' nuanced needs and work collaboratively with our brokers to deliver the most effective solutions.



## Passionate About Service

We're empowered to make swift and informed decisions, communicate clearly and value face-to-face interactions to ensure responsive and accessible service.



## A Dependable Partner

We seek to build enduring partnerships built on trust and integrity and work closely with our claims team to ensure holistic solutions for our customers.

## Partnering with a Leading Global Insurer

We are proud to be part of Arch Capital Group Ltd, an S&P 500 company and a leading diversified insurer and reinsurer with over 7,000 global employees.

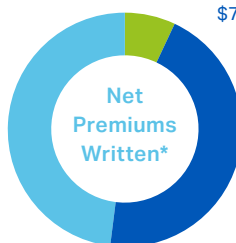


Scan QR code or click to view a Consolidated AGL Corporate Overview

**48%**  
Reinsurance  
\$7.8B

**7%**  
Mortgage  
\$1.1B

**45%**  
Insurance  
\$7.3B



## Arch Capital Group Ltd. Overview\*



Market Capitalisation

**US \$34B\*\***



Total Gross Premiums Written

**US \$22.0B\***



Total Assets

**US \$75.2B\***

\*Information as of March 31 2025. Excludes the result of Somers Holdings Ltd. (formerly Watford Holdings Ltd.)

\*\*Information as of January 1 2025.

## Our Claims Philosophy

Our claims philosophy is founded on five key services principles:



**SPEED**



**RELATIONSHIPS**



**EXPERTISE**



**CUSTOMER-ORIENTED**



**COMMUNICATION**

For more information about Arch Insurance Australia, please visit [archinsurance.com.au](https://archinsurance.com.au)

## Pursuing Better Together®

Pursuing Better Together encapsulates how we always aspire to do business at Arch Insurance.

It is an approach that is based on collaboration, responsiveness and a genuine commitment to continually raising the bar.

It is our promise to our brokers, colleagues and other partners to:

- Listen, share insights and work together to deliver informed solutions.
- Build trusting, respectful and responsive relationships.
- Understand your goals and explore possibilities together.

### Arch Underwriting at Lloyd's (Australia) Pty Limited

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