



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

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



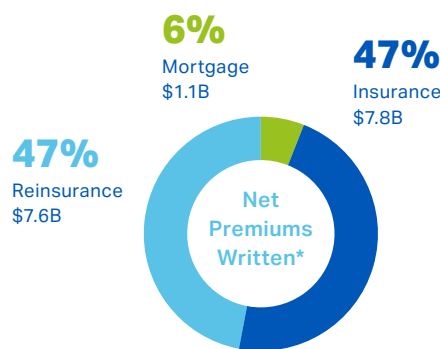
A Dependable Partner
We seek to build enduring partnerships built on trust and integrity and work closely with our claims team to ensure holistic solutions for our customers.

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 8,000 global employees.



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



Arch Capital Group Ltd. Overview*



Market Capitalisation
US \$35B*



Total Gross Premiums Written
US \$22.9B*



Total Assets
US \$79.2B*

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

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

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.

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