

Insurance for Miscellaneous Professionals.

Partnership. Advice. Certainty.

Professional Indemnity and Public and Products Liability in one product.

Introducing a brand-new comprehensive insurance solution for a wide range of your Miscellaneous Professional Clients from ACERTA, a division of Guild Insurance.

Our new Miscellaneous Professionals solution combines professional indemnity and public & products liability into a single policy. It is designed for flexibility, catering to a broad set of professional fields not covered under typical industry categories.

Snapshot

1. **Who is it for?** – Coverage available for miscellaneous consultants with annual fees up to \$10 million. Refer to the back page for a list of currently supported professions. If your profession isn't listed, simply enter it into the system for underwriter consideration.
2. **Policy limits** – up to \$10m available.
3. **Optional extension** – for Public and Products Liability Insurance. Professional Indemnity is compulsory.
4. **How to access** – Business is transacted via the Acerta Digital Momentum platform with no need for a proposal form.
5. **Why this product stands out:**
 - a. **Coverage across 150+ occupations**
From agronomists to zoologists, our Momentum platform has over 150 approved miscellaneous professions available for selection.

Simply search and select the relevant occupation, or type it in.

b. Custom flexibility for unique services

If your client's occupation isn't listed, you're free to manually describe their professional services. Our underwriting team will review and if acceptable may propose a tailored solution for consideration.

c. Policy structure designed for simplicity

Professional indemnity is written on a claims-made basis; public and products liability (if selected) is on an occurrence basis, delivering clear protection with seamless claims management.

d. Comprehensive peace of mind

This policy ensures reliable coverage for diverse and emerging consultancy fields, offering brokers maximum flexibility and confidence.

Acerta is a division of



Key Features and Benefits

Feature/Benefit	Level of Cover
Advancement of Defence Costs	Clarified cover included
Australian Consumer Law Protection	Clarified cover included
Broad Civil Liability Clause	Clarified cover included
Cost Inclusive Limit Covers	Included
Coverage for 150+ Approved Occupations	Selectable on Momentum platform
Custom Scope of Services (manual entry)	Available upon underwriting review
Defamation, Fiduciary Duties & IP Infringement Protection	Clarified cover included
Difference in Limits & Conditions Cover	2-year limitation period
Excess	Cost Exclusive
Extended Continuity of Cover	1-year limitation for prior policies
Free Legal Advice (Telephone)	Up to 2 hours
Free Run-Off Cover	Up to 7 years (conditions apply)
Inquiries and Proceedings Cover	Included
Jurisdictional Limit	Australia
Two Reinstatements	Included
Vicarious Liability	Included
Worldwide Territorial Cover (excluding USA/Canada)	Included

Partner with ACERTA

Don't miss this opportunity to deliver tailored coverage to clients operating across a wide variety of specialist professional fields.

Contact us today to learn more and get set up on our system.

We look forward to partnering with you and supporting the success of your clients.

The Acerta Team.

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Standard Policy Sub-limits

Automatic Fidelity	\$50,000
Breach of Warranty of Authority	\$250,000
Claims Mitigation Costs	\$100,000
Claims Preparation Costs	\$25,000
Court Attendance Costs	\$50,000
Inquiry Costs	\$500,000
Loss of Documents	\$1,000,000
Public Relations Expenses	\$100,000
Statutory Liability	\$250,000

Exclusions

This policy excludes certain services, including legal or medical advice, investment and financial services requiring an AFSL/ACL, business broking, engineering certifications, property valuations and construction-related consulting. Please refer to the policy wording for a full list of exclusions.



acerta.com.au

1300 223 782

Insurance issued by Guild Insurance Ltd, ABN 55 004 538 863, AFSL 233791. This information contains general advice only and does not take into account what an individual currently has, wants or needs for their personal circumstances. It is important to consider these matters and read the policy wording before they make a decision about an insurance product. Subject to underwriting approval. Terms and Conditions apply (including exclusions and limitations). You can get a copy of the policy wording and application form by calling **1300 223 782**. ACT511957 Acerta Miscellaneous Consultants Brochure A4 10/2025

Miscellaneous consultant supported professions list.



Aged Care Consultancy	Ergonomics Consulting	Payroll Management Consultancy
Agricultural Consultant	Event Management (Conference management)	Pet Services: Minding, Training, Grooming or Walking only
Agronomist	Executive Management Coaches	Photographer
Alcoholics Anonymous Operation	Exercise Scientist	Policy advisory consultant
Anthropologist	Export Consultant	Private Investigator
Archaeologist	Fashion Designer	Process Server
Assessors, Investigators &/or Adjustors (Insurance)	Fashion Promoter	Procurement Consultants
BAS Agent Services	Film or Photographic Archive Service	Productivity Consultancy
Bookkeeping Services	Fleet Management Services	Professional Association
Botanist	Flora and Fauna Consultant	Professional Writer
Budget Planning Consultant	Food Industry Consultancy	Public Opinion Research Service
Business Administrative Services	Food Safety Auditor	Public Relations Consultancy
Business Coaching	Franchisor	Quality Assurance Assessor
Business Industry or Professional Association Services	Freelance Editor	Quit Cigarettes Coaching
Business Logistics Management	Funeral Director	Relocation Consultancy
Business Payroll Consultants	Garden & Streetscape Planting	Renewable Energy Consultancy
Business/Environmental/Consultant - Office Risk Only	Garden Design Implementation	Resettlement Consultant
Call Centre and Telephone Answering Service, in Australia	Genealogy or Heraldry Service	Safety Consultant
Carbon Emission Consultant	Geographers	Security System Consultant, Office and Clerical Work Only
Career Consulting	Health & Safety Consultant	Sign Writing services
Cartographer	Heritage Consultancy	Social Worker
Case Management	Historian	Sociologist
Catering Consultancy	Home sustainability assessor	Solar Energy Consultancy
Civil Marriage Celebrant	Horticulture consulting	Song Writer
Claims Assessment Service	Human Resources Consultancy	Sound Archive Service
Collection Agency Service	Immigration Consultant	Sports Coaches
Communications Consultancy	Import Agent, NOC	Statistician
Community Advice Centres	Interior Designers	Strategic Business Planning
Community Development Service	Journalist	Surveillance Service
Company Search Agencies	Laboratories Consultancy Only	Sustainability Assessor
Compliance Consulting (excluding building industry)	Lecturers	Sustainability Consultants
Conservation Service	Librarian	Tax Agency Services
Consultancy - Office Work Only	Life Coaches	Technical Writer
Copyrighters	Linguist	Textile Designers
Counsellor/Mediator	Literacy Practitioner	Thermal assessor
Court Reporting	Logistics Consultancy	Title and Legal Searches
Criminologist	Loss Assessor/Loss Adjustor	Tourism Development Consultancy Service, excluding Tour Organisation
Cultural Consulting	Marketing Consultants	Toxicology Consultant
Customs Agent/Customs Broking	Marketing/Public Opinion/Public Relations Consultants	Trade Consultant - including External Office Work
Data Entry Service	Marriage Celebrant	Traffic Control Contractors - Road
Data Processing Service	Marriage Guidance Service	Traffic Planners
Debt Collection Services	Mediation Service	Translation or Interpreting Service
Desktop Publishing Services	Mercantile Agent	Translators and Interpreters
Disc Jockey	Migration Agent	Transport Consultancy
Document Collection and Shredding	Mobile Library Service	Website Design Development
Economist	Modelling Agency	Wedding Planners
Editors	Multi Media Consultancy	Welfare Counselling Services
Efficiency Advisory Service	News Collection for Radio Broadcasting	Wildlife Consultancy
Energy Efficiency Consultants (residential)	News Collection for Television Broadcasting	Wine Industry Consultancy
Energy Management Consultants	Newsagency Retail - excluding Lotto Agencies	Writer Non-Technical
Energy Raters	Office Based Secretarial Services	Writer Technical
Energy Research Consultants	OHS Consultants	Zoologist
Entertainment Promotion Services	OHS Workplace Assessors	
	Oneologist (Winemaker)	