ACERTA

Insurance for Accountants.

Partnership. Advice. Certainty.

Professional Indemnity and Public and Products Liability in one product.

Introducing a brand-new comprehensive insurance solution for your Accountant Clients from ACERTA, a division of Guild Insurance.

Our new Accountants Professional Liabilities solution combines professional indemnity and public & products liability into a single policy, specifically tailored to address the evolving risks faced by today's Accountants, Bookkeepers, BAS Agents, and Tax Agents.

With the ever-changing regulatory landscape and increasing professional risks, this product ensures your clients are protected far beyond traditional accounting operations.

We know that our pricing is competitive, but we believe the true value lies in the comprehensive benefits and features of our policy, making this an exceptional product at an affordable price.

Snapshot

1. **Who is it for?** – Accountants, Bookkeepers, BAS Agents and Tax Agents with fees up to $5m.
2. **Policy limits** – up to $10m available for Professional Indemnity Insurance.
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. Broad professional services description
A comprehensive professional services description linked to accounting activities as defined by any Australian professional accounting body, providing peace of mind and broad coverage for your clients' varied services.

b. Limited AFSL coverage
Automatic limited coverage where such activities are undertaken, ensuring compliance and added protection.

c. Unlimited reinstatements
Your clients benefit from unlimited reinstatements automatically provided, giving them uninterrupted protection regardless of the number of claims.

d. External dispute resolution scheme coverage
Where disputes arise, having a reliable resolution process is essential. Our policy includes coverage for External Dispute Resolution Schemes approved by ASIC, protecting your clients against financial obligations resulting from binding awards or determinations.

e. Updated SMSF auditor cancellation clause
Our policy features an updated cancellation clause for approved Self Managed Superannuation Fund (SMSF) auditors, aligning with legislative requirements and providing essential protection.

f. Comprehensive peace of mind
By combining these tailored protections, we offer a complete insurance solution for accountants — helping them operate confidently and focus on growing their practice.

Acerta is a division of

Guild INSURANCE

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
Broad Professional Services Description	Linked to accounting activities as defined by any Australian professional accounting body
Cost Inclusive Limit Covers	Included
Defamation, Fiduciary Duties & IP Infringement Protection	Clarified cover included
Difference in Limits & Conditions Cover	2-year limitation period
Extended Continuity of Cover	1-year limitation for prior policies
External Dispute Resolution Scheme	Included
Free Legal Advice (Telephone)	Up to 2 hours
Jurisdictional Limit	Australia
Limited AFSL Coverage	Included automatically where applicable
Run-Off Cover	Up to 7 years (conditions apply)
Unlimited Reinstatements	Included
Vicarious Liability	Included
Worldwide Territorial Cover (excluding USA/Canada)	Included

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

Partner with ACERTA

Don't miss this opportunity to deliver exceptional coverage to your clients, tailored for the modern-day accounting professional.

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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Exclusions

The policy excludes activities such as tax avoidance schemes, conveyancing, property valuation services, and legal advice. Please refer to the policy for a full list of exclusions.

ACERTA

acerta.com.au

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