

Partnership. Advice. Certainty.

Professional Indemnity and Public and Products Liability in one product.

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

Our new IT Consultants 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 technology professionals.

From cyber event coverage to installation liability, this policy ensures your clients are protected well beyond the basics of IT consultancy.

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?** – IT Consultants and companies, including Managed Service Providers (MSPs), with annual fees up to \$10m.
2. **Policy limits** – Up to \$10m available.
3. **How to access:**
Business is transacted via the Acerta Digital Momentum platform with no need for a proposal form.
4. **Why this product stands out:**
 - a. **Cyber event coverage**
Our policy now includes a writeback for cyber incidents caused by the insured to their clients – providing full policy limit coverage for claims arising from errors, omissions, or acts in the course of delivering Professional Services.
 - b. **Technology products definition**
Our expansive definition includes any computer, electronic, or communication equipment that your

clients design, sell, manufacture, license, or distributes. Whether software or hardware, it's covered.

c. **Installation and configuration protection**

Professional installation and configuration of hardware and software – including antivirus tools – are covered, reducing gaps in protection for implementation projects.

d. **Broad scope of professional services**

Cover for core IT consultancy, as well as project management, maintenance, and network services. Our coverage aligns with the Australian IT industry standards for added assurance.

e. **Comprehensive peace of mind**

Together, these inclusions create a highly competitive and reliable policy for IT professionals navigating modern risks.



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	Aligned with services as defined by Australian based information technology associations
Cost Inclusive Limit Covers	Included
Cyber Event Coverage (Writeback)	Included up to policy limit
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
Installation & Configuration Coverage	Included
Jurisdictional Limit	Australia
Technology Products Coverage	Included
Two Reinstatements	Included
Vicarious Liability	Included
Worldwide Territorial Cover (excluding USA/Canada)	Included

Partner with ACERTA

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

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.

Acerta is a division of Guild Insurance.

Exclusions

The policy excludes certain services and exposures such as end-of-life systems programming, work for Financial Institutions, gambling systems, wagering systems or casinos and Managed Security Service Providers (MSSP) providing cyber security. Please refer to the policy for a full list of exclusions.



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
Court Attendance Costs sub-limit	\$50,000
Inquiry Costs	\$500,000
Loss of Documents	\$1,000,000
Statutory Liability	\$250,000



acerta.com.au

1300 223 782

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