

Insurance for Registered Training  
Organisations (RTO's) and Education Consultants



Partnership.  
Advice.  
Certainty.

## Professional Indemnity and Public and Products Liability in one product.

Introducing a brand-new comprehensive insurance solution for Education and Training Consultants and Institutions from ACERTA, a division of Guild Insurance.

Our new Education Consultants Professional Liabilities solution combines professional indemnity and public & products liability into a single policy. It is designed to support a diverse range of training professionals across classroom, virtual, workplace, and practical environments.



**1. Who is it for?** – Education Consultants and Registered Training Organisations (RTO's) with professional Fees up to \$10m.

**2. Policy Limits** – up to \$10m available.

**3. Optional extension** – for Public and Products Liability Insurance, with Professional Indemnity 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**

Our policy covers activities from classroom training and virtual education to sports, simulation, arts, tutoring, animal training, and personal development. We also extend coverage to services defined by professional training and education associations.

**b. Extensive scope of cover**

Coverage extends across all stages of training – from program design

and optimisation to evaluation, alignment, content creation, and delivery.

**c. Practical work experience included**

We understand that placements and internships are essential to qualification requirements. These activities are included in our professional services definition, offering seamless coverage.

**d. Project management and related services**

Training professionals often coordinate programs and manage projects; our policy extends to these responsibilities for complete coverage.

**e. Comprehensive peace of mind**

With no standard exclusion for bodily injury or property damage (subject to sub-limits on certain exposures), this product delivers full-spectrum protection for education and training professionals.

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
Cover for related training and referrals services and expert witness advice	Included
Defamation, Fiduciary Duties and IP Infringement Protection	Clarified cover included
Difference in Limits and 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
Placements and Practical Experience	Included
Professional Services linked to industry association definitions	Included
Two Reinstatements	Included
Vicarious Liability	Included
Wide Range of Education and Training Services	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 diverse education and training industry.

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.



### 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 such as physical aviation training, personal training, and construction or machinery training. Sub-limits apply to bodily injury and property damage for certain high-risk activities. Please refer to the policy wording for a complete list of exclusions.



[acerta.com.au](https://acerta.com.au)

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