

ASSOCIATION LIABILITY

Liability insurance to community and industry associations and the persons engaged by these associations. This insurance protects against civil claims brought by members of the association and members of the public, including the cost of defending any court proceedings

About

Associations Liability insurance responds to a civil claim made against an association or a person serving or engaged by the association in carrying out their duties, whether salaried or not. The insurance covers liability to the claimant as well as the cost of defending the claim. This is important because defence costs can be very significant, and are unlikely to be recoverable in full from the claimant, whether or not the claim is justified.

Both the association and individual officers of the association are covered, to the extent that they have not already been indemnified by the association. The policy includes any past, present or future director, secretary, officer, trustee committee member or employee of an association or any other person acting on behalf of the association or at the direction of management. The association is covered for the cost of indemnifying its officer.

Who needs it?

Any public or private association and individual officers who serve that organisation.