

#### LIABILITY INSURANCE

#### **RESIDENT UNIT MANAGERS**

# Specialised cover from ASR comes with the flexibility required to ensure resident unit managers' needs are met.

ASR Underwriting Agencies protects resident unit managers of residential strata complexes with professional indemnity insurance, public liability, management liability and legal expenses cover. Underwritten by Certain Underwriters at Lloyd's, this product is a competitive, reliable alternative for your clients. ASR has been insuring Australia's Hospitality Industry Since 2001.

### **Professional Indemnity**

- Lloyd's of London security
- Limits available up to \$5,000,000
- Personal injury coverage
- Property damage extension
- Run-off cover
- Cover for relief managers
- Cover for real estate sales within the complex
- Nil excess option
- Cyber Liability

### Management Liability

Limits available up to \$5,000,000 Automatic coverage for:

- Directors and officers liability
- Employment entity liability
- Fidelity (sub limit)
- Loss of document (sub limit)

## **Public Liability**

- Limits available up to \$20,000,000
- CCC extension
- Loss of keys extension

#### Legal Expenses

Stand alone legal expenses available

- Privacv
- Prosecution defence
- Employee protection
- Property protection
- Tenancy disputes
- Statutory licence protection
- Inquiry protection
- Tax disputes and investigations
- Personal injury
- Discrimination protection

Contract coverage/disputes available





