



BESPOKE PROFESSIONAL INDEMNITY TOP UP INSURANCE FOR LPLC INSURED FIRMS

A claim against your firm for an alleged error or omission, particularly when it involves a large or complex transaction, can see your liability for damages and defence costs accumulate significantly, with devastating effects for your business.

For law firms and sole practitioners alike, it is critical that the limit of cover offered under your Professional Indemnity insurance policy is adequate for your business.

We strongly recommend you review your limit to determine whether an increase in cover, beyond the compulsory limit of \$2 million, is necessary. In doing so, it is important to consider the size of your firm, areas of law, practical limitations with respect to statutory capping regimes, standards that apply in other jurisdictions and the minimum limits of indemnity required in various contracts for service as set by private and government tenders.

Marsh has a team of dedicated specialist insurance brokers who can arrange top-up insurance for firms and practitioners who have their primary cover with the Legal Practitioners Liability Committee (LPLC).

If you are interested in obtaining a quotation for top-up cover, please familiarise yourself with the Marsh Important Notices and complete and return the enclosed proposal form available from our website or contact us on 03 9603 2875.

WHAT ARE THE BENEFITS OF INSURANCE?

- Marsh can arrange top-up insurance in excess of the LPLC compulsory primary professional indemnity insurance policy
 - Marsh negotiates with a panel of insurers on your behalf to ensure you obtain a competitive premium
 - Coverage is based on an exclusive LPLC approved policy wording
 - Top-up indemnity coverage is provided upon the LPLC's undertaking to indemnify an insured (subject to the top-up insurance policy terms and conditions)
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**FOR MORE INFORMATION,
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About Marsh: A global leader in insurance broking and innovative risk management solutions, Marsh's 30,000 colleagues advise individual and commercial clients of all sizes in over 130 countries. Marsh is a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), the leading global professional services firm in the areas of risk, strategy and people. With annual revenue over US\$14 billion and nearly 65,000 colleagues worldwide, MMC helps clients navigate an increasingly dynamic and complex environment through four market-leading firms. In addition to Marsh, MMC is the parent company of Guy Carpenter, Mercer, and Oliver Wyman. Follow Marsh on Twitter @MarshGlobal; LinkedIn; Facebook; and YouTube, or subscribe to BRINK.

Disclaimer: This is a general overview of the policy. Please call us and ask for a copy of the insurer's policy wording. We recommend you read the policy wording so you have an understanding of the policy terms, conditions and exclusions before you decide whether this policy suits your needs. Marsh Pty Ltd (ABN 86 004 651 512, AFSL 238983). LCPA 19/030.

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