

IMALIA

My Findemnity Cover

Fact Sheet



Findemnity Insurance-Fact Sheet

How it works

Starting and running a small business is a fantastic forward-looking endeavour, but it also opens your business up to unforeseen exposure. An unexpected error, a small omission, or even a slip and trip in your workspace could cause financial loss to a client or customer, leaving you with expenses that could end your business dream before it has really begun.

Findemnity has been created to provide a combined insurance product for small businesses in Australia, bringing together Professional Liability, General Liability, Third Party Cyber and Personal Accident coverages.

Professional Indemnity (PI) is a form of liability insurance which helps protect professional advice, consulting, and service-providing individuals and companies from bearing the full cost of defending against a claim made by a client, and damages awarded in such a civil lawsuit. The coverage focuses on alleged failure to perform on the part of, financial loss caused by, and error or omission in the service or product sold by the policyholder.

Commercial General Liability insurance is a form of business insurance which will respond where you are legally liable for the bodily injury and/or property damage of a third party in the course of your business activities.

Cyber insurance is a specialty insurance product intended to protect businesses from risks relating to information technology infrastructure and activities.

Personal accident insurance will pay out a pre-agreed benefit if you suffer certain injuries or accidental death

There are three levels of cover on offer: Bronze, Silver and Gold.

The difference between the options are the limits of liability or sums insured offered under the policy. Bronze provides the lowest limits, Silver provides larger limits and Gold provides our largest limit package.

For slightly larger companies there is also the ability to customise insurance limits and excesses. This flexibility in cover options ensures your business is adequately covered and that you can meet the contractual requirements that your clients demand.

All limits offered are shown in detail at the Quote stage

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What it Covers

The Findemnity product provides insurance for:

- Errors and Omissions
- Cyber and Privacy
- Multimedia Liability and Advertising Injury
- Commercial General Liability
- Court Attendance Costs
- Loss Mitigation
- Reputation and Brand Reputation

We also offer a great optional Personal Accident product specifically covering Accidental Death, Dismemberment & Permanent Total Disablement

Findemnity covers a long list of your business activities and we look forward to welcoming you to create a quote on the platform.

Please be sure to read the Financial Services Guide (FSG), PDS/Policy wording and Statement of Fact to ensure Findemnity is appropriate to cover your business activities.

What it Costs

Your total premium will depend on a number of factors including, but not limited to, the revenue of the business, the number of people of you employ, your business activities and most importantly – whether you choose the Gold, Silver or Bronze package!

Please read the FSG, PDS/Policy wording and Statement of Fact and then complete the proposal form to obtain your quotes.

Apply

To apply please complete the Findemnity Proposal Form online and submit to Imalia.

Please ensure you read The FSG, Statement of Fact and PDS/ Policy Wording before completing the Proposal Form and purchasing.

How to make a claim

At Imalia we believe that making an insurance claim should be quick, easy and hassle-free. Making a claim on your Findemnity cover is no exception.

When you become aware of a circumstance that may give rise to a claim, or you receive notification of a claim, you must immediately advise Imalia.

Your claim will be handled by a skilled claims professional in order to provide you with efficient and effective service when your company needs it most.

FAQs and Support

If you need more information about Imalia's Findemnity cover, please contact Imalia directly

Call Imalia on 1300 302 952

Email Imalia: cap@imalia.com.au



Carole-Anne Priest

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