



Associations Liability Insurance

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Associations liability insurance protects not-forprofit or charitable associations against legal liability which it may incur through the conduct of its activities or the provision of services.

Why do Associations need protection?

Despite the charitable or non-profit nature of many associations, such organisations still face rising risk exposures. As a result, the members of an association's management board and management committees maybe held responsible for their actions or, in certain circumstances, when they fail to act.

In an environment of increased responsibility and accountability, many associations are now discovering that they can also incur liability through the services that they provide to their members and/or to members of the public.

Having appropriate cover for legal costs and expenses is critical as litigation involving directors, officers and committee members of an association can be both complex and expensive. As a result, it is imperative that directors, officers and committee members of associations have access to specialised and quality legal representation to safeguard their interests in the most effective way.

Association liability insurance (which combines our Professional Indemnity insurance and Directors' & Officers' liability cover) helps protect associations against legal liabilities arising from the conduct of its activities or provision of services. Associations and their management can rest assure that Great Eastern Indonesia will offer them assistance and protection when needed.

Key Benefits

Association liability insurance offers automatic cover for directors, officers, secretaries, trustees, committee members, and employees of an association (whether salaried or not) for:

- Civil proceedings
- Breach of trust
- Breach of fiduciary duty or breach of
- Warranty of authority
- Successful defence of criminal proceedings
- Unlawful default

And Includes:

- Compensatory awards against directors' and officers' and committee members of the association
- Out-of-court settlements
- Defence costs and expenses
- Costs of appointing legal expertise

Our Policy Coverage

- Civil proceedings -brought against directors, officers and committee members of an association
- Successful defence of criminal proceedings
- Official investigations and inquiries including costs and expenses incurred in representing directors, officers and committee members of an association
- Employee actions -brought by fellow directors, officers or employees alleging unfair dismissal or unlawful discrimination
- External positions -where a director, officer or committee member of the association is representing an association on the board of some other organisation

Target Customer

- Community based non-profit associations
- Small-to-medium sized professional industry associations

Who may claims against, director, officer, secretaries, trustees, committee members, or employees of an association?

Employees – employment related matters such as unfair dismissal, unlawful discrimination, sexual harassment, or mismanagement

Regulatory authorities – investigation, inquiries or prosecution by regulatory bodies such as the Companies Registry or Inland Revenue department

General public – misrepresentation made in any advertising material

Liquidator or receiver – a liquidator or receiver may bring a civil action on behalf of the association for alleged breach of duties owed to the association or misappropriation of funds

Members – misleading statements or misstatements and/or misappropriation of funds

What You Need To Do.

Step 1: Apply

- Approach an authorised Great Eastern Indonesia agent/broker and discuss your requirements, then select the plan that best meets your needs.
- Fill out the proposal form and decide on the mode of payment most convenient to you.

Step 2: Understand the coverages in your Policy

- Upon receiving your Policy, read-through the policy wording, and ensure that your needs are correctly and sufficiently met.
- Call your agent/broker immediately for clarifications should you be unclear of any wording.

Step 3: Check your Policy

- Ensure that all details and information are in order.

What should you do in the event of a claim?

All claims must be made to PT Great Eastern General Insurance Indonesia immediately upon the occurrence of the claim

To report a claim or to obtain a claim form, please contact your insurance advisor or the Great Eastern Indonesia Claims Department at **+62 (21) 572 3737** email at **wecare-id@greateasterngeneral.com** or visit our website at **www.greateasterngeneral.com/id**

You can give your feedback, suggestions and complaints by contacting us at **+62 21 5723737**, email at **wecareid@greateasterngeneral.com**, and WhatsApp at **+62 819 1572 3737**

Important notice:

The information contained herein is subject to the terms, conditions and exclusions of the policy wording, a copy of which can be obtained from PT Great Eastern General Insurance Indonesia, your agent, and broker.

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Reach For Great

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