

Directors and Officers Liability Insurance for Australian not-for-profits



INSTITUTE OF
COMMUNITY DIRECTORS
AUSTRALIA

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Why Aon?

Aon are the recommended insurance broker for members of Our Community.

We are the leading insurance broker in Australia and our national, dedicated NFP insurance team have over 30 years experience in assisting NFPs of all types and sizes. Our team helps ensure your organisation has the right insurance to cover the risks your face and are happy to help explain these in simple language or answer any questions you might have. We are also proudly endorsed and recommended by several key NFP associations.

Helping keep insurance simple and your unnecessary costs down, we created the NFP Insurance Puzzle Solver which contains the 6 key insurance products usually required by NFPs. All you need to do is answer 10 questions and you'll be recommended the types of cover applicable to your organisation and have the opportunity to apply for only them, online. Try it today at; aon.com.au/oc

The types of cover we offer to NFPs are;

- Directors and Officers, aka Association Liability
- Public Liability insurance
- Property Insurance
- Business Interruption Insurance
- Volunteer Personal Accident cover – also available online: aon.com.au/vpa
- Motor Insurance
- Event insurance
- Cyber Insurance + **more**

*The information about Aon Risk Services NFP products is general in nature and should not be relied upon as advice (personal or otherwise) because your personal needs, objectives and financial situation have not been considered. So before deciding whether a particular product is right for you, please request the relevant PDS or contact 1800 123 266 to receive a copy and to speak to an advisor.



Directors & Officers/Association Liability Insurance

A director, officer or bearer of your NFP in carrying out their normal duties, may receive an allegation of wrongdoing. In fact, any paid staff or volunteer may receive a claim of wrongdoing as part of the day-to-day running of the organisation or in giving advice, whether that be on your website, over the phone or in marketing material, for example. We can cover this situation too.

Directors & Officers/Association Liability insurance is the cover you need in either of these situations and our policy is one of few that will actually protect both the organisation and the individual.

Common types of D & O/Association Liability claims include:

- Breach of 'duty of care'
- Mergers & acquisitions disputes
- Employment issues or Financial issues
- Breach of legislation/regulatory requirements

Our Policy is multi-risk and includes cover for;

Section 1: Professional Liability – covers your NFP for giving advice i.e. counselling, respite/health care, education, etc.

Section 2: Management Liability – covers your board/committee members if they are sued for decisions they make as board/committee members.

Section 3: Association Liability – covers your NFP if they are sued for decisions it makes as an organisation.

Section 4: Employment Practices Liability – covers your NFP for any loss arising from an employment claim i.e. unfair dismissal, discrimination and harassment complaints.

Section 5: Employee Fraud or Dishonesty (\$100,000 limit) – covers your NFP against Direct Financial Loss sustained by a NFP resulting from acts of fraud or dishonesty by an employee.

Section 6: Superannuation Trustees Liability – covers your NFP for claims arising from an error or omission whilst acting as a Trustee for a Superannuation Fund.



The Aon Risk Service & Our Community Partnership

Our Community is proud to be working with and recommend Aon to provide a suite of comprehensive and tailored insurance solutions that meet the needs of our members, organisations in the Not-for-Profit sector.

Aon Risk Services have over 30 years experience in servicing the needs of the NFP sector, are endorsed by several key NFP associations and have a national, dedicated NFP team who are on hand to assist with your insurance enquiries and be the first point of contact in the event of a claim.

As a first step, try Aon's NFP Insurance Puzzle Solver; a simple, interactive and customer-friendly online tool which they developed specifically for the purpose of helping NFPs better identify, understand and apply for only the insurance policies their NFP needs. Then, once you've identified the right covers for your organisation, you can either apply for them online or provide your contact details for a call back from Aon's NFP team to discuss any additional queries.

For more information, visit aon.com.au/oc or call 1800 803 315 for a quote.

About Our Community

Our Community is a world-leading social enterprise that provides advice, tools and training for Australia's 600,000 not-for-profit groups. We also work with business, government and the general public to help improve their interactions with the not-for-profit sector.

Our key offerings include:

- **[OurCommunity.com.au](https://ourcommunity.com.au)** – plain-language help sheets, tools and books on everything you need to know about running a not-for-profit organisation
- **[The Funding Centre](#)** – Australia's best grants and fundraising hub
- **[GiveNow.com.au](https://givnow.com.au)** – commission-free donations for Australian not-for-profits; simple, tracked, safe donations for members of the public
- **[Institute of Community Directors Australia](#)** – practical and accessible governance training and resources for not-for-profit board members, and those who support them
- **[Australian Institute of Grants Management \(AIGM\)](#)** – the unique suite of best practice grants management services, including SmartyGrants: Australia's most-used online grants management system
- **[Australian Institute for Corporate Responsibility \(AICR\)](#)** – community engagement help for businesses

Organisations, products and services selected as Our Community Preferred Suppliers have undertaken to adhere to the values and other criteria laid out at

www.ourcommunity.com.au/preferredsuppliers