

CMA MEMBERS INSURANCE

Regulatory Affairs Consultant/New Product Development



Question: What insurances do I need?

Answer As a Regulatory Affairs Consultant/New Product Development

- Professional Indemnity Insurance which is a form of liability insurance that helps protect professionals when providing advice and service from the cost of defending against a negligence claim made by a client and if damages are awarded in such a civil lawsuit.

Cover is provided for alleged failure to provide services either by error or omission resulting in a client suffering a financial loss.

Additional Insurances for Consideration

- Public/Products Liability.
- General Contents (fire and perils etc.) Theft, Glass, Business Interruption.
The above insurances will be dependent upon working from a commercial office or home office.
- Cyber.
- Management Liability.
- Corporate Travel.
- Portable electronic items such as Laptops, Mobile Phones and Tablets.
- Other insurances tailored for your individual needs.

Insurance Product outlines

- Public/Products Liability protects your business from alleged negligence which results in someone being injured or someone's property being damaged.
- Property Insurance covering your General Contents/Stock (fire, water damage and other perils), Business Interruption, Glass, Machinery Breakdown, Theft.
- Electronic Items, mobile contents outside your premises such as laptops, phones, tablets, etc. for theft, loss and damage.

- Cyber (covering Computer System Security Failure, Business Interruption, costs associated with a Cyber Claim, Defence Costs, 24/7 Cyber Emergency Services, Extortion Event, Data Breach, Media Claim Defence Costs & Regulatory Investigation, Financial loss, Social Engineering & Phishing).
- Management Liability (protects individuals and the company in relation to the various exposures associated with managing a company. Covers include Employment Practice Liability, Statutory Liability, Crime, Cyber, Taxation Audit, Crisis Loss).
- Corporate Travel Insurance. An annual Travel insurance policy for your Business (covering Medical, Evacuation and Additional expenses, Cancellation and Disruption, Baggage and Travel Documents, Political and Natural Disaster Evacuation, Accidental Death and Disability, Rental and Personal Vehicle excess. Alternative employee/Resumption of assignment, Kidnap and Ransom/Extortion, Hijack and Detention, Personal Liability, Extra territorial workers compensation and Search and Rescue expenses). Includes 24/7 access to a team of medical, travel and crisis management specialists who will be ready to assist you.

Assistance

Insurance Made Easy can provide you with the perfect insurance remedy for the Complementary Health Industry. We have over 20 years' experience in assisting businesses involved in the manufacturing and distribution of complementary medicines, vitamins, and health products. No other insurance broker in Australia is better suited to arranging your insurance requirements.

If you would like to know more about the above insurances then contact the friendly team at IME Insurance Brokers - Insurance Made Easy for personal assistance to discuss your individual circumstance on **1800 641 260** or visit us at www.imeinsurance.com.au