

Insurance clients often focus on the physical aspect of insuring their assets such as the effects of fire or storm damage but one of the fastest growing areas of claims is those on the management of businesses.

For example,

- Staff allegations for unfair dismissal or discrimination, or
- Legal action being taken by statutory bodies against directors resulting in fines or penalties relating to workers compensation or occupational health and safety in the workplace.

Such actions being taken against the

management of the business means that the directors' assets can be exposed to substantial financial claims and even if they aren't found to be liable they still need to be defended.

For these reasons it is important that you as a business owner and manager consider insurance covers such as 'Directors and Officers' or 'Management Liability' covers that are designed to provide financial protection of your business and personal assets.

For more information please contact John Nash at Oracle Insurance Solutions Pty Ltd

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All professional business and personal insurances and risk review, including...

## **Professional**

Directors & Officers Professional Indemnity Management Liability IT Liability

## **Business**

Liability
Business Interruption
ISR/Property
Commercial Motor

## Personal

Home & Contents Motor Landlords Marine

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