



Don't let a statutory fine catch you off guard

The facts:

- ↳ There are over 5000 legislative provisions relating to civil penalties.
- ↳ Occupational Health & Safety fines could cost your business up to \$550,000.
- ↳ Environmental fines can be in excess of \$1 million.
- ↳ Your existing Public Liability/Professional Indemnity policy excludes cover for fines and penalties.
- ↳ To protect your reputation and your finances, you need to ensure that your business has cover that will respond.

We have a team of insurance specialists who can provide advice on the right cover for you and your business. Trust the experts with over 30 years experience in security insurance.

The solution – SecurAcover with Statutory Liability Extension

A simple and cost effective extension to your existing Public Liability and Professional Indemnity policy will protect you from ramifications of substantial civil fines by government bodies.

By including Aon's Statutory Liability Extension to your existing SecurAcover policy, you are ensuring that your finances and reputation are covered.

Our Statutory Liability Extension will cover the value of the fine, up to the specified limit. We'll even assist with the associated costs of attaining expert legal assistance.

Give yourself the freedom to operate your business – and let Aon take complete care of your business insurance needs.

CALL AUSTRALIA'S LEADING INSURANCE BROKER TODAY

1800 702 738

or email au.asial@aon.com

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All benefits listed above are subject to full policy terms and conditions.

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The potential costs of statutory fines

CASE STUDY 1

BREACH Occupational Health & Safety Act 2000

SUMMARY A security contractor was engaged by a security company to provide a cash pick-up service to an RSL Club. One of the security guards employed by the contractor was fatally attacked during a robbery while returning to his vehicle after a pick-up.

The security company and the contractor were prosecuted for failing to take steps to assess the adequacy and appropriateness of the systems in place, failing to provide proper training and only utilising one security guard and a 'soft skin' vehicle.

- ✎ The contractor was fined \$140,000,
- ✎ The director of the contractor was fined \$21,000, and
- ✎ The security company was fined \$246,000

SECURACOVER COULD HAVE HELPED THEM MEET THE COSTS OF THIS FINE.

CASE STUDY 2

BREACH Occupational Health & Safety Act 2000

SUMMARY A clerk from a university cashier's office and two cash escort officers, subcontracted by a security firm, were robbed by two armed men on university grounds while performing their daily bank run.

The security firm and their principal were fined for instructing the officers to perform their bank run from the university at the same time, using the same route, every day. They were also fined for failing to supply their contractors with appropriate vehicles and failing to ensure they had appropriate training.

- ✎ Fines for both the security firm and the principal totalled \$252,000

SECURACOVER MIGHT HAVE SAVED THE SECURITY COMPANY AND CONTRACTOR A LARGE SUM OF MONEY AND HELPED THEM MANAGE THE TIME AND COSTS INVOLVED IN LEGAL ACTION.

Comprehensive cover

The range and size of the statutory fines that could be levied against your business means a Statutory Liability Extension is not an added benefit but a necessity. Talk to an Aon insurance broker to find out more.

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The logo for Aon, consisting of the letters 'AON' in a bold, white, sans-serif font. The 'A' and 'O' are connected, and the 'N' is separate. The logo is set against a dark background.