



The Liability Company.

LIABILITY MATTERS



Underwritten by



OLDMUTUAL
INSURE

MUTUAL & FEDERAL | **risk
financing**

A MEMBER OF THE  **OLDMUTUAL** GROUP

The Liability Company (Pty) Ltd is an authorised Financial Services Provider (FSP50828). All our products are underwritten by Old Mutual Insure Limited (FSP12) and Mutual and Federal Risk Financing Limited (FSP49551). Both are licensed FSPs and non-life insurers.

Introducing:

The Liability Company.

Welcome to The Liability Company.

We're a specialist, independent, underwriting manager with a particular interest in commercial insurance to protect against the impact of litigation.

Our commitment extends through a suite of comprehensive specialist insurance products, encompassing **Professional Indemnity, Directors and Officers Liability, Broadform Liability, Security Liability, Medical Malpractice** and **Financial Institutions Cover.**

The product range caters to diverse client needs, whether they are large, prominent corporations or SMME's.

As a boutique, owner-managed business, we take pride in our ability to tailor bespoke solutions. Our proactive approach to claims is underscored by a 'can-do' ethos, and we eagerly engage with brokers and clients to navigate the intricacies associated with liability-based claims.

Our Specialist Insurance Products



Directors &
Officers Liability



Broadform
Liability



Professional
Indemnity



Medical
Malpractice



Financial
Institutions



Security
Liability

Broadform Liability

**Maximum
Capacity R250m**

**Comprehensive
Coverage**

**A.I enabled
underwriting
support**

**Primary and Layered
Programmes**



- Public Liability
- Products Liability
- Defective Workmanship
- Pollution Liability
- Negligent Advice
- Advertising Liability
- Contractors Liability
- Plant Hire Liability
- Copyright Infringement
- Custody and Control
- Defamation/Wrongful Arrest
- Employers Liability
- Employment Practices
- Errors and Omissions
- Incidental Med. Malpractice
- Lateral Support
- Loss of Documents
- Pollution Clean-Up
- Public Relations Expenses
- Pure Economic Loss
- Product Inefficacy
- Spread of Fire
- Statutory Defence Costs
- Warehouseman's and Carriers Liability

Directors & Officers Liability

**Maximum
Capacity R250m**

**Comprehensive
Coverage**

**Listed and
Private
Companies**

**Primary and Layered
Programmes**



- Side A – D&O
- Side B – Company Reimb.
- Side C – Company Securities
- Corporate Manslaughter
- Court Attendance Costs
- Deprivation of Assets
- Emergency Defence Costs
- Employment Practices
- Extended Reporting Period
- Extradition Crisis Costs
- Extradition Proceedings
- Civil Fines and Penalties
- General Counsel Liability
- Injury and Damages Defence Costs
- Kidnap Response Costs
- North American Extension
- Outside Directorships
- Pollution Defence Costs
- Pollution Shareholder Derivative Claim
- Protection of Non-Executive Directors
- Public Relations Expenses
- Pre-Investigation Costs
- Retired Directors
- Tax, COID and UIF

Financial Institutions

**Maximum
Capacity R100m**

**Crime and Civil
Liability**

**Specialist
Coverage for:**

- **Asset Managers**
- **Banks**
- **REITS**
- **Private Equity**



Crime :

- Employee Dishonesty
- Unidentified Employee Dishonesty Extension
- Premises
- Transit
- Transit Liability Waiver
- Forged Signature
- Forged Securities
- Counterfeit Currency
- Office and Contents
- Extortion
- Loss of Subscription Rights
- Safe Deposit Boxes
- Fraudulent Transfer Instructions
- Internet and Mobile Banking Fraud
- Computer Crime
- Reinstatement of Office Records

Civil Liability:

- Professional Trust Services
- Loss of Documents
- Intercompany Liability
- Court Attendance Costs

Medical Malpractice

**Maximum
Capacity R20m**

**Comprehensive
Coverage**

**Only Available
for Allied
Professions**



- Medical Malpractice
- General Public Liability
- Directors and Officers
- Defamation
- Disciplinary Hearing Costs
- Inquiry Defence Costs
- Liability Following Employee Dishonesty
- Loss of Documents
- Statutory Defence Costs
- Unintentional Breach of Confidentiality
- Wrongful Arrest

Professional Indemnity

**Maximum
Capacity R250m**

**Comprehensive
Coverage**

**A.I enabled
underwriting
support**

**Primary and Layered
Programmes**



- Professional Indemnity
- General Public Liability
- Misappropriation of Trust Funds
- Claims Preparation Costs
- Defamation
- Directors and Officers Liability
- Employment Practices Liability
- Employers Liability
- Fee Recovery
- Joint venture and or consortium agreements
- Liability following employee dishonesty
- Loss of Documents
- Public Relations Expenses
- Statutory Defence Costs
- Sub-Contracted Duties
- Unintentional breach of confidentiality
- Wrongful Arrest

Security Liability

**Maximum
Capacity R100m**

**Comprehensive
Coverage**

**Tailored for the
Private Security
Sector**



- General Public Liability
- Security Services Liability
- Pollution Liability
- Products Liability
- Defective Workmanship
- Negligent Advice
- Claims Preparation Costs
- Crowd Control
- Defamation
- Employer's Liability (including employee to employee)
- Employment Practices Liability
- Errors and Omissions
- Excess Motor Liability
- Fidelity Risks
- Firearm Liability
- Freight Escort Services
- Incidental Medical Malpractice
- Pollution clean-up costs
- Product Inefficacy
- Public Relations Expenses
- Special Event Security
- Statutory Defence Costs
- Wrongful Arrest

Meet Bili

AI Chat

PI and Liability
Exposure
Analysis

Designed for
brokers

Click
here to
test

A.I.



Can you tell me about the risks facing an attorney

Attorneys face several liability risks in their profession. They may be exposed to third-party litigation risks, such as malpractice claims, if their legal advice or representation leads to financial losses for clients. Attorneys also face professional liability risks if they provide negligent advice or make errors in their judgment. These risks can result in costly lawsuits and reputational damage. It is essential for attorneys to have comprehensive professional liability insurance coverage to protect themselves and their clients from potential financial losses. Additionally, maintaining high professional standards and effective communication with clients can help

Suggest Questions

Contact Us

End chat

The Liabilibot (we call her Bili for short) is the latest addition to the team and is your dedicated guide in the intricate world of casualty insurance. With extensive experience under her virtual belt, she's navigated hundreds of different risk profiles, making sure our brokers are always in the know about the best practices and strategies in liability management.

"My expertise isn't just in crunching numbers and analysing policies; I thrive on understanding the unique aspects of each client's needs. Whether you're a small business owner or a corporate giant, I tailor my advice to suit your specific liability landscape, ensuring you're always one step ahead of potential risks." **Bili...**

Our Specialist Team



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Our Security

The Liability Company.

The Liability Company (Pty) Ltd (FSP50828) is an underwriting management agency licensed by the Financial Sector Conduct Authority.

All our products are underwritten on a co-insurance basis within the Old Mutual Group as follows :



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A MEMBER OF THE  OLDMUTUAL GROUP

60% by Old Mutual Insure Limited (FSP12)

and

40% by Mutual and Federal Risk Financing Ltd (FSP49551).

Both are licensed FSPs and non-life insurers and have a B-BBEE rating of Level One.

Contact Us

The Liability Company.

Our team works remotely from Johannesburg and Cape Town in South Africa. That means we can be wherever you need us to be!

Our registered office address is:

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Our website address is www.theliabilitycompany.com

Our general email address is info@theliabilitycompany.com

Our office phone number is 27 (12) 667 2441

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