



The Liability Company.

LIABILITY MATTERS



Underwritten by



OLD MUTUAL
INSURE

The Liability Company (Pty) Ltd is an authorised Financial Services Provider (FSP50828).
All our products are underwritten by Old Mutual Insure Limited (FSP12), a licensed FSP and a non-life insurer.

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, Single Project PI, Directors and Officers Liability, Broadform Liability, Security Liability, Allied Health Malpractice and Financial Institutions Cover.**

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



Professional
Indemnity



Broadform
Liability



Security
Liability



Allied Health
Malpractice



Single
Project PI



Financial
Institutions

Directors & Officers Liability

**Maximum
Capacity R250m**

**Comprehensive
Coverage**

**Listed and
Private
Companies**

**Primary and Layered
Participation**



In the dynamic business landscape of today, directors and officers face a multitude of risks arising from their fiduciary responsibilities. Our Directors and Officers Liability Insurance provides essential coverage to safeguard these key decision-makers against claims resulting from alleged wrongful acts, negligence, errors, omissions, or breaches of duty.

Our policy encompasses legal defence costs, settlements, and judgments, ensuring that directors and officers can perform their duties without the constant fear of personal financial liability. We understand the unique challenges of the South African business environment, and our coverage is designed to address the specific regulatory and legal nuances that business leaders encounter.

Whether you're a director of a corporation, a non-profit organization, or any other entity, our Directors and Officers Liability Insurance offers peace of mind by mitigating financial risks and preserving your personal assets. Our experienced team is dedicated to tailoring coverage to meet your specific needs and providing prompt, reliable claims support.

Broadform Liability

**Maximum
Capacity R250m**

**Comprehensive
Coverage**

**A.I enabled
underwriting
support**

**Primary and Layered
Participation**



Our broadform liability insurance offers a robust safety net, addressing bodily injury, property damage, and third-party financial loss claims arising from business operations.

We understand that each industry possesses distinct risk profiles. Whether you're involved in manufacturing, distribution, retail, agriculture, or any other sector, our policy is designed to accommodate the intricacies of your operations and minimize potential liabilities.

We pride ourselves on versatility. Our coverage extends to businesses of all sizes, from SMEs that power local economies to large corporations that drive innovation. Our experienced team is committed to tailoring coverage to your unique needs, ensuring that you have the protection you require, regardless of your business's scale.

In addition to comprehensive coverage, we offer personalised service. Our experts work closely with you to understand your business's operations, risks, and aspirations, allowing us to create bespoke solutions that align with your objectives.

Allied Health Malpractice

**Maximum
Capacity R20m**

**Comprehensive
Coverage**

**Only Available
for Allied
Professions**



Our medical malpractice Insurance provides a tailored shield, designed to protect allied healthcare professionals from the unique risks they face in their critical roles. In the field of non-invasive medical procedures and allied health, the responsibility of providing quality care is paramount.

Our Malpractice Insurance is crafted to address allegations of negligence, errors, omissions, or breaches of professional duty that can arise in the course of delivering allied health services.

Our specialised focus extends to a wide spectrum of allied healthcare professionals, including:

Acupuncturists, Audiologists, Beauty/Health Spa Therapists, Hairdressers, Dental Hygienists, Diagnostic Medical Personnel, EMT's, Paramedics, Personal Trainers, Homeopaths, Optometrists, Pharmacy Personnel, Physical Therapists, Psychologists, Social Workers and many others.

Financial Institutions

**Maximum
Capacity R200m**

**Crime and Civil
Liability**

**Specialist
Coverage for:**

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



Our Crime and Civil Liability offering is aimed at financial institutions, in essence those organisations that are entrusted with the financial assets of their clients. The cover is a composite of Crime and Professional Liability insurance. Our specialised focus extends to a broad spectrum of organisations in the banking and asset management disciplines.

Crime Coverage

A wide range of crime-based insurance protections which includes employee dishonesty, forged transfer instructions, computer crime and other key risk exposures in the financial services sector.

Civil Liability Coverage

As with most liability based covers, the attention here is on the legal liability of the organisations as it renders its professional services to clients and other third parties. It's a key part of the cover for any institution.

Professional Indemnity

**Maximum
Capacity R250m**

**Comprehensive
Coverage**

**A.I enabled
underwriting
support**

**Primary and Layered
Participation**



Professionals across various sectors, including engineering, architecture, law, and beyond, face unique challenges. Our policy is designed to cater to the distinct requirements of each profession, considering the specific regulatory and legal intricacies that shape their work.

In the contemporary business landscape, professionals bear a significant responsibility for their expertise and advice. Our professional indemnity insurance offers comprehensive coverage, addressing claims arising from alleged errors, omissions, professional negligence, or breaches of duty in the course of providing professional services.

With our professional indemnity coverage, professionals can operate with confidence, knowing that they are shielded from potentially crippling financial liabilities. The coverage includes legal defence costs, settlements, and judgments, ensuring that professionals can uphold their reputation without bearing the full burden of legal expenses.

Security Liability

**Maximum
Capacity R250m**

**Comprehensive
Coverage**

**Tailored for the
Private Security
Sector**



Security companies provide an invaluable service to South African businesses and to the public at large. The Liability Company offering takes into consideration the unique exposures facing these entities. Whether the exposure is from basic guarding, all the way up to events and crowd control activities. It is a requirement that all guards have to be registered appropriately with PSIRA to qualify for this cover.

Security Specific Covers

These covers include Security Services, Crowd Control, Special Events, Firearms, Fidelity Risks, Cash in Transit Activities, Freight Escort, Professional Indemnity

Broadform Liability Covers

Broad Coverage including Public Liability, Products, Negligent Advice, Employment Practices, Employers Liability and even Public Relations Expenses.

Single Project Professional Indemnity

Maximum Capacity R150m

Multi Year

Qualified Engineering UW Team

Primary and Layered Participation



Major construction and infrastructure projects involve complex design decisions and long-term professional responsibilities. Our Single Project Professional Indemnity insurance provides dedicated protection for a specific development, covering claims arising from negligent acts, errors, or omissions in the professional services associated with the project.

Unlike annual policies, this specialist cover is designed to run for the entire life of the project, often extending through construction, the defects liability period, and into a long reporting period after completion. This ensures that the professionals, contractors, and consultants involved remain protected long after the project has been delivered.

With specialist underwriting and an engineering-led approach, The Liability Company provides tailored protection for complex developments — safeguarding both the project and the professionals responsible for bringing it to life.

Because great projects deserve protection that lasts as long as their legacy.

Our Specialist Team

Underwriting



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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 by:



OLD MUTUAL
INSURE

A licensed FSP and non-life insurer with 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 www.theliabilitycompany.com

Our general email address info@theliabilitycompany.com

Our claims email address claims@theliabilitycompany.com

Our office phone number is 27 (87) 702 4971

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