



# Locksmith Guild of Australia

Insurance Facility  
**Wallace Risk Solutions**

# What Am I Covered For?



PUBLIC LIABILITY  
\$20,000,000



PROFESSIONAL  
INDEMNITY \$1,000,000



STATUTORY LIABILITY  
\$500,000



LOSS OF KEYS \$250,000

# Public Liability



Public and Products Liability Insurance protects you and your business against a broad range of legal liabilities, including personal injury and property damage.



Public and Products Liability insurance is also known as Broadform Liability and General Liability.

# Professional Indemnity



Professional Indemnity Insurance provides cover from a range of potential threats, such as claims for alleged negligence or breach of duty arising from an act, error or omission in the performance of professional services.



Professional Indemnity is also known as Error and Omissions.

# Statutory Liability



STATUTORY LIABILITY (FINES AND PENALTIES) INSURANCE TO PROTECT THEMSELVES FROM THE FINES, PENALTIES AND LEGAL FEES THAT CAN RESULT FROM AN ACCIDENTAL BREACH OF LAW.



THESE MAY INCLUDE OCCUPATIONAL HEALTH AND SAFETY LAWS, ENVIRONMENTAL LAWS AND EMPLOYMENT LAWS.

# Loss of Keys

01

Loss of your client's keys may result in the need for replacement.

02

This is triggered only by negligence.

# Other Insurance



Commercial Motor Insurance



General Property Insurance



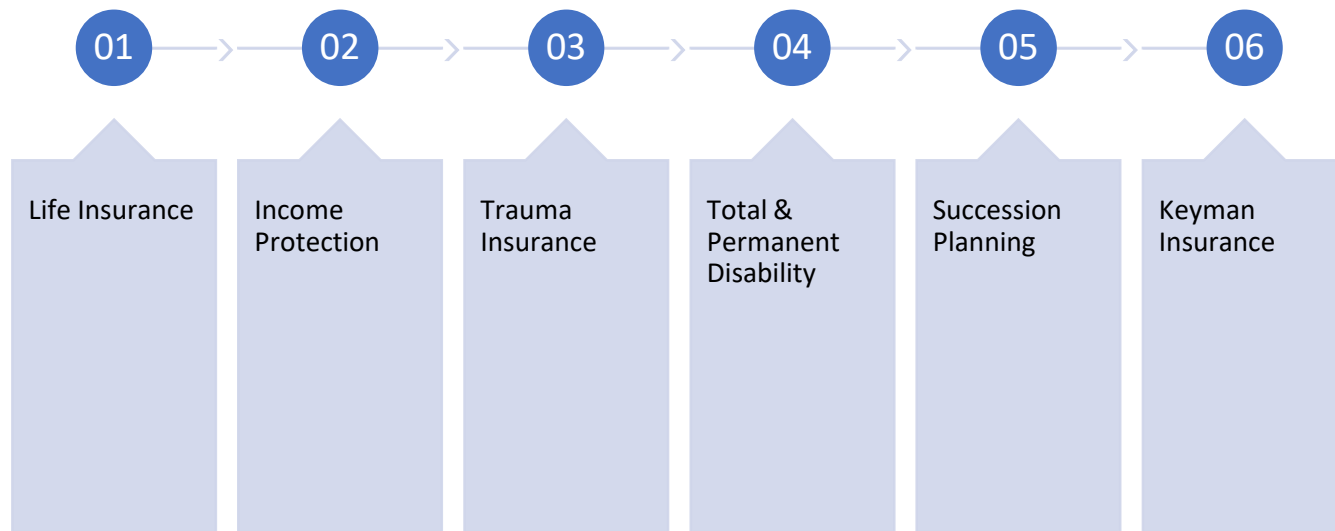
Business Insurance



Travel Insurance

# Surety Life

[www.suretylife.com.au](http://www.suretylife.com.au)





# Wallace Risk Solutions

[www.wallacerisksolutions.com.au](http://www.wallacerisksolutions.com.au)

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