

| Insurance

p1

Insurance

p2

Introduction

What Middletons can do for you

p3

Middletons' Insurance Team

p4

About Middletons

Further Information

"Anything that can go wrong, will go wrong."

Murphy's Law

Insurance

As a business leader you are optimistic – you expect your ventures to go well. Unfortunately the reality is that sometimes plans go awry. Astute management of financial risk and loss is the best way to keep your liabilities to a minimum.

No one likes to contemplate misfortune. Savvy business managers know the value of planning for every contingency.

At Middletons, our outstanding Insurance team deals exclusively with the other end of the business process – it's our job to contend with financial loss and make the best out of a bad situation.

We offer quality legal services to the insurance industry in all areas of financial risk insurance including professional indemnity, directors and officers, financial institutions insurance and trustee liability/responsible entity insurance as well as public and product liability, marine, government, asbestos, business and employment practices liability.

We deal with all aspects of insurance and claims management. In addition to the defence of claims, we provide coverage and policy drafting advice.

Throughout our extensive history of practice in insurance, experience has been our greatest teacher. The depth and breadth of this affords us 'hands-on' know-how that few can match.

As sophisticated users of legal services, insurers find that it's our people who make the difference.

We're highly sought after because we speak the language of our clients but challenge their thinking – that's how Middletons breaks the mould.

Our approach to pricing is innovative, flexible and competitive. We work closely with our clients to provide the best quality legal services needed to run their business.

We have a dedicated team of partners in Melbourne and Sydney. Supported by a full service legal team, the unique rapport we build in each relationship is the factor that makes us stand out from the crowd.

Complementing our core team are well credentialed, dedicated lawyers in employment law, transport, alternative dispute resolution and commercial litigation.

Providing timely and cutting edge advice on developments in the law, we pride ourselves on being proactive, responsive and accessible at all times.

Unexpected downturns in business activity should neither impede growth of your business nor erode hard won progress towards your operational goals.

That's why we strive to work with you to implement appropriate measures that produce the best results for your business.

What Middletons can do for you

Professional Indemnity

- Solicitors
- Accountants
- Financial planners
- Stockbrokers
- Architects
- Engineers
- Real estate agents
- Financial institutions
- Doctors

Financial Risk Insurance

- Professional indemnity
- Directors and officers
- Crime and fidelity
- Bankers bond
- Trustee liability/responsible entity insurance
- Coverage advice
- Defence of claims
- Policy drafting
- Indemnity disputes

Public and Product Liability

- Advice on regulatory requirements affecting clients' product development plans
- Management and defence of public and product liability claims
- Defence of economic loss and personal injury claims
- Product recalls
- Claims arising from exposure to asbestos

Employment Practices Liability

- Unfair dismissal
- Wrongful dismissal
- Discrimination and equal opportunity claims
- Risk management advice
- Advice on the interpretation of policy wording
- Coverage advice
- Policy drafting and indemnity disputes

Middletons' Insurance Team

Middletons' dedicated team of experienced insurance lawyers advises some of Australia's best known national and international insurers, as well as major brokers and corporations across a range of industries.

Our team has a reputation in the market for service excellence, depth of industry knowledge and commercial advice that enables our clients to achieve their business goals with a minimum of fuss.

Understanding Your Needs

Our depth of experience and expertise affords us substantial 'hands-on' experience in the demands and disciplines of the management of claims.

Prompt identification of the issues and an assessment of quantum followed by pragmatic recommendations leads to the early resolution of indefensible claims and an informed defence of defensible claims.

The cornerstone of our insurance practice is the provision of sound commercial advice, so you can act quickly to make decisions promptly as the issues arise.

Our appreciation of your key business drivers and a professional empathy for your worries and concerns means doing business your way is a given.

Knowledge Leaders

We strive to protect our clients by keeping them up to date.

Middletons is committed to a proactive approach to its involvement in the insurance industry. It is core to our own business and we view ourselves as knowledge leaders within it. We offer a comprehensive program of activities and events

to increase knowledge and raise awareness of cutting edge issues that impact upon your business.

As we act for a wide range of industry participants, our functions and events provide you with networking opportunities across many industry groups and access to a diversity of views.

We do whatever it takes to make your life easier. We enjoy developing strong relationships with our clients.

We notify you immediately of legislative changes and other developments in insurance law, of their implications and of their likely impact upon your business.

Value Added Services

Middletons' variety of value added services to clients includes customised in-house training programs, access to shared services, an excellent range of legal newsletters, industry seminars, secondments, committee representation and networking in industry forums.

The provision of casual, but well considered advice over a sandwich is as much a part of our day as is drafting complex advices.

Our Insurance team has the capability and depth of experience to manage all insurance requirements from complex policy drafting and coverage advice to the defence of a wide range of claims.

Defamation

- Defence of defamation claims
- Pre-publication and pre-broadcasting advice

Medical Defence

- Medical negligence and public liability claims
- Claims against public hospitals, government departments and health sector related agencies
- Coronial inquests
- Disciplinary tribunals

Marine

- Cargo claims
- Hull claims
- Crew injury
- Acting for P&I clubs and hull insurers and port agents, shipbrokers, terminal operators, port authorities and government agencies

Business Insurance

- Business interruption
- Industrial special risk claims
- Public and product liability
- Property and fire claims
- Litigation of claims

About Middletons

Middletons is a leading Australian law firm with offices in Melbourne and Sydney with around 60 partners, a further 190 lawyers and a total staff of more than 450.

We have extensive experience in acting for major corporates and industry leaders, and working on ground breaking transactions. Clients have chosen our firm because of our comprehensive skills, industry knowledge and approach to service.

Clients seek firms with industry knowledge and depth of experience to match. As a single service supplier of legal expertise, we offer our clients a broad range of legal services, including:

- anti-counterfeiting
- commercial & corporate advisory
- commercial litigation
- commercial property
- competition & regulatory
- corporate recovery
- dispute resolution
- franchising
- industrial relations
- intellectual property
- patents, trade marks & designs
- planning & environment
- taxation & revenue
- technology commercialisation & biotech
- workplace relations.

Middletons has expertise and knowledge in specific industries and markets we see as integral to the Australian and world economies to ensure we understand our clients' businesses.

Markets such as:

- banking, finance & insurance
- capital markets & M&A
- energy & resources
- manufacturing & retail
- projects & infrastructure
- property, construction & development
- sport, media & entertainment
- technology, telecommunications & innovations
- transport, trade & logistics.

Middletons breaks the mould when it comes to big law firms. Our lawyers talk our clients' language but challenge their thinking. Our approach is different to others - we offer advice and services built on intellect, inspiration, influence, involvement, integrity and individuality.

Middletons is large enough to provide detailed business advice, yet small enough to ensure cost effectiveness and guaranteed partner access.

Further Information



Shayne Thompson

Partner

| | |
|-----------|--------------------------------|
| telephone | +61 2 9513 2470 |
| facsimile | +61 2 9513 2399 |
| email | shayne.thompson@middletons.com |



George Stogdale

Partner

| | |
|-----------|--------------------------------|
| telephone | +61 3 9205 2093 |
| facsimile | +61 3 9205 2055 |
| email | george.stogdale@middletons.com |