



ECOLOGICALLY SUSTAINABLE DEVELOPMENT

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GET  
COVER  
MY  
POLICIES



Home

**Affordable professional indemnity and public liability insurance that covers  
YOUR risks**

Quote Estimate

**Quick cover – within a few minutes for most policies, within a day or two if it's  
complicated**

Insurance

Education

**Backed by experienced, specialist, insurance brokers and underwritten by A  
rated underwriters in Lloyd's and the London insurance market and utilising the  
local market for the Public Liability.**

Contact Us

FAQ

## Our story

### **Professional Indemnity and Public Liability for Environmental Consultants and Engineers.**

EnviroSure provides well priced Business Insurance (professional indemnity and public liability) to all types of businesses, with a particular focus on environmental engineers and consultants which other insurers think are too hot to handle. [Click for a quote](#) to see if you are covered.

We specialise in business insurance, including professional indemnity and public liability, after being approached by environmental consultants and engineers who were told their risks were uninsurable. We took that as a challenge and a business was born. Today, we look after most types of business – not just environmental businesses – where the owner maintains continuing professional development.

Professional  
Indemnity and  
Liability Insurance  
for SME Consultants.  
Australian Government  
Prescribed



To create EnviroSure Business Insurance we went back to first principles and created a new type of Professional Indemnity cover that has no hidden exclusions, underwritten by A rated underwriters in Lloyd's and the London insurance market and utilising the local market for the Public Liability.

This first-principles approach allowed us to eliminate much of the double handling and inefficiency that adds so much extra cost to every policy premium.

Our [Insurance](#) page tells you more about the policy. Or [click here for a quote](#) to see how little you need to be paying for business insurance.

To find out more about how it works, look at our [Education](#) page.

### **Professional Indemnity and Public Liability for individuals who work in the accreditation and certification industries**

In addition to arranging professional indemnity and public liability for environmental consultants and engineers we can also offer the same to individuals whose professional services include performing assessment, inspection & test, audit, evaluation and consulting training services in the certification and accreditation industries in Australia or New Zealand. [Click here to see if you are covered.](#)

This is arranged on a shared Aggregate Limit policy meaning that you are insured as part of a much larger organisation and you gain the benefit of cheaper insurance premiums. It means you will be in a pool of insured people and together you are all covered up to a shared \$10 million each in any single year for Professional Indemnity (or \$20 million if you choose the higher Public Liability limit). The Professional Indemnity policy has a reinstatement of another \$10 million Limit in the event the first is exhausted and would be available for other claim(s) that are unconnected with the first \$10 million limit.

The number of potential claims and size of the safety net are carefully calculated to ensure that there should be enough money to cover the claims.

A benefit of this structure is that we (EnviroSure) can easily analyse all claims in the group to assess whether a systemic problem is leading to claims and can use that information to advise you how to avoid future risks.

EnviroSure's understanding of your business comes from the licences, accreditations and certificates you hold, or the professional organisations to which you belong. Knowing the risks associated with those organisations, their continuing education requirements and the professional criteria to be a member, helps us to understand your risks and to price the insurance accordingly.

[Click here to see how competitive our prices are.](#)

EnviroSure's underwriters understand how we work and the risks associated with most of the professions we cover. This means we can arrange most policies within 24 hours. Where the person being covered is not a member of a professional organisation, or is in an occupation that we do not regularly cover, underwriters look at the risk on a case-by-case basis and usually arrange the cover within a few days. [Click here for a quote](#) to see how fast it can be. You can read more about the policy details on our [Insurance](#) page.

We explain how our policy is different from other policies on our [Education](#) page.

