

# Association Liability Claims Examples



## Charity

- ⌚ 6 staff
- ⌚ SGD700K turnover

## Background

A crime claim was made by the Insured after they discovered their accountant had written cheques to himself and deposited the cheques into his own account, and used the company credit card for his own personal purchases as well as misappropriated petty cash. The Insured claimed on its Policy under the Crime section.

## Outcome

DUAL appointed a forensic accountant to conduct investigations into the loss suffered by the Insured. The investigation costs were covered and totaled SGD9,000. The claim was settled to the Insured for SGD100,000 which is the full sub-limit under the crime section of the Policy.

**Payment:** SGD100,000 plus SGD9,000 in investigation costs.

## Charity

- ⌚ 6 staff
- ⌚ SGD450K turnover

## Background

A complaint was made against a social worker who worked at the charity. The complaint led to a disciplinary hearing brought by The Social Workers Registration Board against the Insured.

## Outcome

The Insured appointed panel solicitors to assist with managing the claim. The defence costs of SGD2,000 were met by the Policy. The matter was successfully defended.

**Payment:** SGD2,000 in defence costs.

Insured by:



## Not-for-Profit

- ④ 8 staff
- ④ SGD250K turnover

### Background

A claim was made against the Insured by a former employee. The claim alleged that the Insured had terminated the employee whilst the employee was on sick leave. The employee made a formal complaint to the Labour Union who fought on her behalf to reinstate her employment at the Insured.

### Outcome

The Insured appointed panel solicitors to assist with managing the dispute. The Policy was triggered and the defence costs of SGD17,000 were covered under the Policy. The claim was settled at a mediation for SGD29,000 which was indemnified by the Policy.

**Payment:** SGD29,000 plus SGD17,000 in defence costs.

## Charity

- ④ 5 staff
- ④ SGD500K turnover

### Background

A claim was made against the Insured by an ex-chairman of the Charity. The Insured received a letter of demand from the Claimant's solicitor alleging that an employee of the Insured defamed him during a media interview, in which the Insured told reporters that the Claimant had removed a copy of a meeting recording without permission and in breach of privacy laws. The Claimant alleged that the Insured communicated defamatory words to the reporters during this interview and that the contents clearly referred to him, who at the material time was the chairman.

### Outcome

The Insured appointed panel solicitors to assist with managing the dispute. The policy responded to the Claim and the defence costs of SGD26,000 were met by the policy.

**Payment:** SGD26,000 in defence costs.