



Professional Indemnity Insurance



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Professionals owe a duty of care to their clients. Professional Indemnity Insurance protects you against the costs of legal action and claims arising from an alleged loss based on a professional error by yourself or your staff.

Our professional indemnity insurance covers you if you provide any professional service involving specialist knowledge or expertise, including advice, design, consultancy, opinion and analysis. Our coverage protects against civil liability including professional negligence, breach of contract, misrepresentations, Breach of the Fair Trading Act, defamation, unintentional breach of intellectual property rights and dishonesty of directors and employees. We will also cover complaints against you by a professional body. To ensure that you are able to defend yourself, our policies includes a separate limit for defence costs.

Coverage Benefits

Significant expertise means that we can provide tailored solutions

- Broad civil liability policy
- “Any one claim” limit
- Excess exclusive of defence costs
- Defence costs are provided in addition to the policy limit

Territory

NZ and Pacific Islands domiciled risks

Worldwide Jurisdiction can be provided

Target Segments

Architects, Engineers and Construction risks

IT, Telecoms and Media companies

Accountants

Financial Advisers

Solicitors and Barristers

Educational institutions

Travel agents

Recruitment firms

Many other miscellaneous risks

Capacity

Up to \$25m, any one claim

Primary & Excess



The description of coverage contained in this document is a summary and is for illustrative purposes only. The coverage is subject to terms and conditions outlined and certain restrictions, limitations and exclusions contained in the policy of insurance. In the event of any conflict between the descriptions of coverage in this document and the policy of insurance, the provisions contained in the policy of insurance will govern. This document is accurate as at May 2014.