



Professional Indemnity Insurance



Keep it professional.

Professionals owe a duty of care to their clients. Our cover protects you and your business against the costs of legal action and claims arising from a loss based on a professional error or omission.

You are covered if you provide any professional service involving specialist knowledge or expertise and for complaints made against you to a professional body. You are also covered against civil liability for professional negligence, breach of contract, misrepresentation, Breach of the Fair Trading Act, defamation, unintentional breach of intellectual property rights, and dishonesty of employees.

POLICY BENEFITS

Broad Civil Liability Cover

Addresses the risks of modern exposures for professional services.



Project Delay

We cover you for your liability arising from the delay in the provision of professional services.



Affirmative Cyber Liability

Affirmative cover for any privacy and network security breach.



Proactive Loss Mitigation

We help to mitigate your own costs in a crisis.



Unlimited reinstatements*

The full policy limit is available for each claim, even if you've already had a claim that year.



Vicarious Liability

We cover your liability for the actions of sub-contractors and others working for you.



*Available on request

TERRITORY



- > NZ/Pacific Islands domiciled risks
- > Worldwide Jurisdiction

CAPACITY

\$30M

- > Worldwide, any one claim
- > Primary and Excess

COVERHOLDER

Coverholder at **LLOYD'S**

OPTIONAL POLICY COVER

Pursuit and defence legal costs policy



Provides funding to pursue a legal case, as well as defend litigation that comes your way, for commercial contract disputes.

- > Property disputes
- > Data protection
- > Commercial contract disputes
- > Employee breach of restrictive covenants
- > Statutory Licence