



Professional Indemnity Insurance



# Keep it professional.

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.

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.

## BENEFITS

**Crafted to protect professionals and their businesses from modern exposures.**

**Designed for a professional's duty of care to their clients**

### Broad Civil Liability Cover

Arising from the performance of professional services



### Vicarious Liability

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



### Affirmative Cyber Liability

Arising from privacy and network security breach



### Project Delay

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



### Proactive Loss Mitigation

We help cover your own cost to mitigate in a crisis



### Fee Refund

We cover you for unpaid fees due from your client



## OPTIONAL

### Pursuit & defence legal costs policy

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



## TERRITORY

 > Worldwide

## CAPACITY

**\$25M** > Any one claim  
> Primary & Excess

## COVERHOLDER

Coverholder at **LLOYD'S**

## COVERAGE FEATURES

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- › Broad civil liability policy
- › “Any one claim” limit
- › Excess exclusive of defence costs
- › Defence costs are provided in addition to the policy limit
- › Vicarious Liability
- › Defamation
- › Intellectual property
- › Dishonest or Fraudulent Employees
- › Loss of Documents
- › Compensation for Attendance
- › Quasi Judicial
- › Fair Trading Act
- › Continuous Cover applied to prior policy
- › Estate Extension
- › Marital and Domestic Partner
- › Loss Mitigation
- › Joint Ventures and Partnerships
- › Contractual Liability
- › Claims Preparation Costs
- › Cyber Liability
- › Emergency Defence Costs
- › Extended Reporting Period
- › Fee Refund/Contractual Fees
- › Licensee Intellectual Property Rights
- › Patent Extension
- › Project Delay
- › Public Relations Expenses
- › Automatic Renewal
- › Additional Insured
- › Inter-related Entities Coverage

## TARGET SEGMENTS

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- › Architects, Engineers & Construction risks
- › IT, Telecoms and Media companies
- › Insurance Brokers and Agents
- › Accountants
- › Solicitors and Barristers (excess of S\$10m only)
- › Educational institutions
- › Travel agents
- › Recruitment firms
- › Many other miscellaneous risks