
Your cover in a nutshell:

Professional indemnity insurance covers you for compensation you have to pay to your clients or any other third parties caused by problems with your work, including compensatory damages and claimant's legal costs awarded against you in relation to a covered claim. We will pay for claims made during the period of insurance, up to the limit of indemnity shown in the schedule. We will also pay your legal defence costs incurred with our agreement for covered claims, which are included within the limit of indemnity.

The limit of indemnity will be on an aggregate basis. This means that the limit of indemnity applies to the total of all claims made against you during the period of insurance. You will be liable to pay the excess in relation to each claim, which is shown in your policy schedule.

Your policy may also reimburse you for fees that your client refuses to pay if we believe this is likely to prevent a future claim against you for a greater amount.

Key benefits: what risks are you protected against?

We will pay claims against you for:

- negligence or breach of duty: if you fail in a duty of care to your client, perhaps giving incorrect advice or making a mistake in your work;
- bodily injury, mental injury, illness, disease or death arising from your business activities or as a result of a good Samaritan act;
- dishonesty of your partners, directors, employees or sub-contractors;
- defamation: libel and slander;
- work undertaken by sub-contractors on your behalf. However, we reserve the right to recover losses from your sub-contractors;
- breach of confidence or misuse of any confidential information.

We will pay your direct financial losses arising from the dishonesty of your employees or sub-contractors, where loss is suffered after the retroactive date and discovered during the period of insurance.

Significant or unusual exclusions and limitations:

We will not pay for claims or losses arising from:

- the death or any bodily or mental injury, illness or disease suffered by anyone caused other than by your malpractice;
- the supply of products by you to a client, other than in the course of your business activities;
- HIV or AIDS;
- abuse or molestation;
- employment or breach of your obligations as an employer;
- harassment or discrimination;
- abuse or molestation;
- anything, including any actual or alleged shortcoming in your work, likely to give rise to a claim or your own loss, which you knew or ought reasonably to have known about before the policy started;
- the use of tools or implements that make contact with bodily fluid or tissue unless you comply with manufacturers' instructions in relation to handling, use storage and sterilisation.