



PROFESSIONAL INDEMNITY INSURANCE

Everyone makes mistakes, but if you give professional advice for a living, one small mistake could result in expensive lawsuits and a damaged business' reputation. Professional indemnity insurance is one way to have peace of mind that your assets and brand will be protected if the advice you provide causes a client to take legal action.



Who is it for?

Some of the professions we can cover include (but not limited to):

- ▶ Accountants
- ▶ Advertising agents
- ▶ Bookkeepers
- ▶ Dieticians
- ▶ Draughtsmen
- ▶ Employment agents
- ▶ Management consultants
- ▶ Marketing and public relations consultants
- ▶ Naturopaths
- ▶ Nurses
- ▶ Physiotherapists
- ▶ Podiatrists
- ▶ Travel agents
- ▶ Veterinarians.

If you provide advice for a living,
you **need** Professional Indemnity cover



Professional Indemnity insurance can
cover you for **unexpected** costs





What can this cover?

Professional Indemnity insurance can generally protect you, your employees and your business from litigation arising from potential errors and omissions in the execution of your professional duty.

Depending on your individual circumstances, it could include:

- ▶ Up to 2 hours of legal consultation
- ▶ Costs for court attendance
- ▶ Reporting period extended
- ▶ Contractors cover
- ▶ 24 hours claims service
- ▶ Monthly premium payments to assist with your cash flow. It costs more for pay by the month.



What usually isn't covered?

Most policies generally won't include cover for:

- ▶ Contractual or commercial liabilities
- ▶ Liability which results from fraud and dishonesty
- ▶ Pollution
- ▶ Unpaid fees
- ▶ Third party bodily injury/property damage.

This material contains general information only and may not suit your particular circumstances. The precise coverage afforded is subject to the statements and information in the relevant Product Disclosure Statement (PDS) and the terms and conditions of the insurance Policy when issued. Before deciding to acquire any insurance product, you should obtain and consider the relevant PDS or Policy wording available by contacting our office.

FOR MORE INFORMATION CONTACT US TODAY

Kelley Goldstraw has worked in the insurance industry for over 12 years. At Goldstraw Insurance you can trust our experience and knowledge to find the right insurance options for your personal or business needs.



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