

PRO

INSURANCE FOR PROFESSIONALS

INTRODUCING PRO

Today's professional expects the best of both worlds from their insurance: an easy, quick buying process, yet comprehensive cover, and all at a competitive price. PRO is a product designed to surpass these expectations.

Most small and medium-sized professional risks are suitable for PRO and our experienced team are also happy to consider very specialist or unusual professions.

BROAD COVER

PRO is not just errors and omissions insurance. It is a modular policy targeting key exposures for professional services firms. Features include:

- A full Business Owners' Policy (BOP) alongside the E&O insurance providing seamless cover with no gaps or overlaps
- Comprehensive general liability cover, including products and completed operations liability, tenants' legal liability, employee benefits liability, non-owned and hired auto and medical expenses
- Property cover which includes sewer back-up as standard
- Business interruption cover containing tailored enhancements such as loss of research and development expenditure and project delay costs
- Full pollution liability, covering both sudden & accidental and gradual pollution
- Clear, unambiguous cover for breach of a client contract providing you with certainty that this increasingly important exposure is covered
- Full civil liability coverage, not just negligence
- Specific cover for breach of intellectual property rights
- Cover for suits brought anywhere in the world as standard
- Payment of fees withheld by an aggrieved client if this mitigates a potentially larger claim.
- Reimbursement of costs incurred to help reduce or avoid a claim.
- Punitive and exemplary damages cover
- Virus and hacking liability cover

LIMITS, DEDUCTIBLES AND PREMIUMS

- Limits of liability available up to \$10,000,000
- A range of reinstatement options available
- Deductibles starting from just \$1,000
- Premiums starting from as little as \$500

SERVICE

We recognise that professionals want to buy their insurance quickly and simply. That's why our insurance policy is backed up by exceptional service levels featuring:

- Over 90% of quotes provided within 48 hours
- A "fast-track" same-day service for urgent submissions
- Policies issued within 24 hours of binding if we have all the information we need

All this at very competitive prices. To obtain a quote all we need is the completed PRO Application Form.

