

# PRO

## INSURANCE FOR PROFESSIONALS

### INTRODUCING PROSURANCE™ 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. ProSurance™ PRO is a product designed to surpass these expectations.

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

### BROAD COVER

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

- A comprehensive general liability package, 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 and provides options for earthquake and flood
- 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 ProSurance™ PRO Application Form.

