

# 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 professional indemnity insurance. It is a modular policy targeting key exposures for professional services firms. Features include:

- A comprehensive office package, including products liability, employers' liability, property cover, and our innovative business interruption insurance
- Property cover which includes worldwide laptop protection as standard
- Innovative business interruption cover on a "flexible first loss" basis which means whatever type of business interruption loss is suffered only one sum insured needs to be purchased and consequently a lower premium can be offered
- The business interruption package also contains 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 €6,500,000 (€13,000,000 for employers' liability)
- A range of reinstatement options available
- Deductibles starting from just €1,000
- Premiums starting from as little as €1,000

### 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 Proposal Form.

