

## QUICK GUIDE

# Professional Indemnity Select



Professional Indemnity Select can be purchased as either a standalone policy, or as an optional section within Commercial Select.

### Cover

Key cover includes breach of professional duty, infringement of copyright, breach of confidentiality, defamation and other types of civil liability with a limit of indemnity up to £5m. Please note that we will only be able to offer your motor trade and technology and telecommunications customers a £2m limit of indemnity.

- **Innocent Non-disclosure Condition** - we'll waive our right to avoid cover in the event we are satisfied of innocent non-disclosure, or innocent misrepresentation.
- **Fraud and Dishonesty** - liability of the insured business to any third party resulting from fraudulent or dishonest conduct.
- **Lost Documents** - cover for the costs of replacing/restoring any documents lost or damaged in transit, whilst in the custody or control of the insured, up to £100,000.

- **Joint Ventures** - liability cover arising from the insured's joint ventures.
- **Automatic Acquisition** - cover can be automatically extended for work conducted by any business acquired by the insured during their policy period.
- **Court Attendance** - cover for the costs associated with attending court, up to £300 per day for all partners, principals, members or directors and up to £150 per day for employees.

### Appetite

We can also provide the following wordings:

- **Compliant minimum approved wordings** - designed specifically for RICS, RIBA and ICAEW members, these will take precedence over any of our terms, conditions, exclusions or limitations.
- **Trade specific wordings:**
  - accountants
  - architects
  - construction



For businesses with a fee income of over £2.5m or a turnover of over £7.5m, traded through our branch network.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

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- engineers
- insurance brokers
- management consultants
- media
- recruitment consultants
- surveyors
- technology and telecommunications
- miscellaneous (for all non trade specific occupations).

### But we wouldn't look to write:

- accountants involved in tax avoidance and/or tax mitigation work
- actuaries
- cladding risks
- environmental consultants
- fire protection consultants
- independent financial advisors
- Lloyds brokers
- medical malpractice
- solicitors
- surveyors involved with surveys and valuations for lending purposes.

### Standard excess

Excesses start at £500 and range depending on the complexity of the risk.

### Additional services

Our additional services can help customers to run their business safely and more efficiently:

- **Free collateral warranty review service** - our legal partners can provide your construction, design and build customers with a free collateral warranty review.

- **Business risk support** - a wide variety of resources for health and safety, environmental, legal, cyber security and business continuity matters. Visit: [allianz.co.uk/business-risk-support](https://allianz.co.uk/business-risk-support).

- **Allianz Legal Services** - for your customers with Allianz Legal Expenses cover in place we can provide the following:

- **free legal advice** - free legal guidance on any business related legal matter, from employment law to debt recovery and property disputes.

- **free legal templates** - 100+ free legal templates, to help ensure your customers HR policies, contracts and agreements are legally compliant. Once created, customers can save and store all their documents within our online storage facility.

- **easy-to-use law guide** - our free and simple law guide is written by lawyers to help your customers understand legal processes and requirements.

- **free business tax advice** from Markel Tax. Visit [allianz.co.uk/legalservices](https://allianz.co.uk/legalservices).

### Additional products

We can also cater for your customers with a lower fee income or turnover:

**Complete Professional Indemnity** - for businesses with a fee income of up to £2.5m or a turnover of up to £7.5m, traded digitally via QuoteSME and iMarket.



**Making a claim**  
**0344 893 9500**