

QUICK GUIDE

Complete Professional Indemnity



Complete Professional Indemnity can be purchased as a standalone policy, or packaged with our other Complete products.

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 for Management Consultants, Media, Miscellaneous & Recruitment trades and £2m for all other trades.

- **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 find solutions for most businesses and have sector specific wordings for the following trades:

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



For businesses with a fee income below £2.5m or a turnover up to £7.5m, traded digitally via QuoteSME and iMarket.

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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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
- risks with basements and/or swimming pools*
- solicitors
- surveyors involved with surveys and valuations for lending purposes.

*Whilst we cannot accommodate these types of risks on our Complete product, we would consider providing limited cover under Professional Indemnity Select. Please contact your local branch to discuss any cases you may have.

Standard excess

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

Digital trading

It's easy to do business with us. Our full cycle trading platform QuoteSME allows you to quote, buy, amend and renew your policies online. Self-serve midterm adjustments are quick and simple. Visit: allianz.co.uk/broker/sme.

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.
- **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.

Additional products

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

- **Professional Indemnity Select** - for businesses with a turnover over £7.5m or a fee income over £2m, traded via our branch network.



Making a claim
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