

"Your preferred Insurance Partner"

PROFESSIONAL INDEMNITY COVER EXPLAINED

Professional Liability

If you are in a line of work that involves dealing with the public, you can be sued for professional negligence or for failure to provide the quality of service promised. For instance, a doctor with a private practice can be taken to court for erring or malpractice during an operation.

Liability Insurance provides protection against errors and omissions of the insured that result in a loss to others (in insurance parlance, the "third party"). It reimburses the insured for all damages payable, as decided by a court of law, as well as legal costs incurred in fighting the case.

Professional Liability Cover is a must have if you are self-employed or run a business. This protects you and your employees from work-related mishaps that result in a loss to others. This cover is of use to doctors, architects, engineers, lawyers, chartered accountants, consultants and other professionals.

The **premium** payable under the policy depends on your field of **specialisation** and the **sum insured**.

▶ Are
you
well
covered
too?

