

# Professional Indemnity Combined

**Businesses providing professional advice or services come in all shapes and sizes, but one thing all of them dread is a liability claim from a dissatisfied client.**

Our Professional Combined Product combines a core Professional Liability product with a wide range of optional covers, including Directors' and Officers' Liability and Cyber Liability. Standalone Professional Indemnity cover is also available, along with fully retroactive cover.

Professional Indemnity is a real area of strength for QBE. We offer some exceptionally broad covers, with a range of policy wordings tailored to the specific needs of particular professions.

## Main benefits

- > Fast e-trade quotes for around 600 trades, emerging and traditional, 24 hours a day
- > Full retroactive cover available
- > Comprehensive wordings tailored for each of the professions
- > Statement of Fact based for reduced paperwork and improved workflow
- > Online MTAs and renewals, so faster turnaround for clients
- > Delivery of policy documents when you want them puts you in control
- > All coverage sections contained in single policy wording
- > Wide choice of covers available including:
  - Cyber Liability
  - Office buildings and contents
  - Business interruption
  - Employers' Liability
  - Public and Products Liability
  - Directors and Officers Liability
  - Corporate Legal Liability
  - Pensions Trustee Liability.



## Why Choose QBE?

**Because we make it possible.**

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

## QBE for SME

**We want to help you win more business by giving you**

- > Flexible, tailored products specially designed for SMEs
- > Direct access to empowered underwriters
- > An 'open for business' attitude to risk and rates.



## Did you know...?

QBE CyberCrime insurance is now available on e-trade.

Our SME insurance products cover property, casualty, motor and specialist lines. See [QBEurope.com/sme](http://QBEurope.com/sme)

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## Standard cover

### Professional Liability

- > Mandatory section
- > Any one claim cover as standard for the majority of trades. In the aggregate for Design and Construct
- > Limits of Indemnity from £50,000 to £5 million, with full retroactive cover available
- > UK domiciled risks only but worldwide, excl USA and Canada, for geographical limit and jurisdiction
- > Civil liability wordings other than for design and construct
- > Breach of confidentiality
- > Loss of documents
- > Breach of privacy/intrusion
- > Libel and slander
- > Infringement of intellectual property rights
- > Public relations and crisis management costs
- > Court attendance compensation.

### Legal Expenses

- > £100,000 standard sum insured
- > Includes contract disputes cover for the majority of trades.

## Optional covers

### Office

- > Buildings and Contents
- > Computers, All Risks, Money, Glass and Goods in Transit included as standard within this section
- > Business Interruption
- > Maximum Buildings, Contents and BI combined sum insured of £4 million (reduced to £3 million for higher risk areas).

### Liability

- > Cyber Liability limits up to £1 million
- > Directors and Officers limits up to £5 million
- > Corporate Legal Liability limits up to £500,000
- > Pensions Trustee Liability limits up to £1 million
- > Commercial Crime limits up to £500,000

- > Employers' Liability limit £10 million
- > Public and Products Liability limits £2 million or £5 million
- > Up to 15 employees/principals for Liability sections.

### Specialist policies

QBE are recognised as a market leading insurer for professionals. Eight policy wordings are available with differing PI sections tailored to the individual needs of each profession. ICAEW and RICS compliant wordings are available for the corresponding professions.

## We're particularly good at covering

- > IT providers and IT consultants
- > Marketing, advertising, media and communications
- > Software & hardware supply and maintenance
- > Telecommunications installers and consultants
- > Software, website and app developers
- > Estate agents
- > Property managers
- > Consultants
- > Quantity surveyors
- > Interior designers
- > Landscape gardeners
- > Carpentry and joinery
- > Unique specialist professional trades.

We can also cover a whole range of bespoke or niche professions from Accident Investigation Services through to Zoology Consultants.

## Some areas where this product isn't suitable are

- > Finance, investments and IFAs
- > Debt collection
- > Solicitors
- > Insurance broking
- > Surveying and valuation
- > Contaminated land, pollution and asbestos.

## Get a quote

### QBE FastFlow

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### Acturis

Category: Liability  
Policy Type: Liability Combined  
Product Target: PI Combined  
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