Professional Indemnity and Errors & Omissions

CHUBB®

Chubb offers Professional Indemnity (PI) and Errors & Omissions (E&O) insurance products for a wide range of traditional and emerging Professions. From small specialist firms through to large multinationals, we have the ability to tailor our products and coverage to the specific needs of our clients with a dedicated team of underwriters across the region.

Chubb's PI products provide financial protection for companies and their employees from civil liability claims arising from the performance of (including failure to perform or any error or omission in performing) their professional services or from any error or omission in conducting their business.

Coverage Highlights

- Cover claim for civil liability in the performance of the insured's professional services, or conduct of their business first made during the period of insurance
- Cover vicarious liability for consultants, contractors, subcontractors and agents
- Cover defamation
- Cover unintentional intellectual property infringement
- Cover liability arising from participation in joint ventures

- Cover reasonable and necessary costs in replacing or restoring lost documents
- Automatic coverage for new subsidiaries
- Run-off cover for the insured entity that has been merged, acquired or otherwise ceased to exist or operate during the period of insurance
- Continuous cover if the insured has maintained professional indemnity cover continuously with Chubb
- Cover legal representation expenses

Optional Extensions

- Fraud & dishonesty
- Principals previous business
- Automatic reinstatement

Exclusions

Typical exclusions include:

- Contractual liability
- Fraud and dishonesty
- Managerial liability
- Employers' liability
- Pollution
  Prior matters
- Products liability
- Related entities

Preferred Classes

- Accountants
- Architects and engineers
- Building and quantity surveyors
- Call centres or business process outsourcing
- Computer and information technology
- professionals
- Interior designers
- Lawyers and barristers
- Management consultants
- Marketing agents
- Media
- Mediators and Councilors
- Project and construction managers
- Property managers
- Public Relations
- Real estate agents
- Recruitment and staffing
- School and Educators
- Single Projects

About Chubb in Hong Kong SAR

Chubb is the world's largest publicly traded property and casualty insurer. With both general and life insurance operations, Chubb has been present in Hong Kong SAR for more than 90 years via acquisitions by its predecessor companies. Its general insurance operation in Hong Kong SAR (Chubb Insurance Hong Kong Limited) is a niche and specialist general insurer. The company's product offerings include property, casualty, marine, financial lines and consumer lines designed for large corporates, midsized commercial & small business enterprises as well as retail customers. Over the years, it has established strong client relationships by offering responsive service, developing innovative products and providing market leadership built on financial strength.

More information can be found at www.chubb.com/hk.

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Our Strengths

By working with our PI team, you will benefit from:

- Chubb's highly rated financial strength [Chubb's core operating insurance companies are rated AA for financial strength by Standard & Poor's and A++ by A.M. Best*]
- An international network offering local service and knowledge
- Dedicated local claims service
- Experienced local Financial Lines underwriting teams with specialist expertise
- Tailor-made products backed by client-centric services
- Global capacity and broad coverage
- Broad appetite and flexible underwriting approach
- Long-term focus on client relationships

*Ratings apply to Chubb's core operating insurance companies. See http://investors.chubb.com for ratings of individual insurance companies.

Chubb. Insured.™