

What is this type of insurance?

This is an Accountants Professional Indemnity insurance policy.

Key features of the cover

- The indemnity limit is on an 'any one claim' basis (in other words no restriction as to the number of claims in a year but each claim has a maximum limit).
- Tokio Marine Europe S.A. Irish Branch can offer up to EUR 6.5 million cover for our Accountant clients.
- Defence costs (lawyers, court costs, experts etc.) are payable in addition to the Indemnity Limit.



What is insured?

- ✓ Civil liability claims
- ✓ Loss of or damage to documents



What is not insured?

- ✗ Risks that should be insured elsewhere – Employers and Public Liability, Property, Land, Products, Directors and Officers
- ✗ North American exposure
- ✗ Seepage and Pollution, unless this emanates from a breach of professional duty
- ✗ Asbestos and Toxic Mould
- ✗ War, Terrorism & Nuclear risks
- ✗ The Excess
- ✗ Claims and circumstances known at inception of cover
- ✗ Claims by Insurance Companies unless they have obtained a judgement in a court
- ✗ Claims arising from express or implied warranty or guarantee relating to investments
- ✗ Trading losses, fines and penalties
- ✗ Medical Malpractice; Physical, Emotional and Sexual Abuse
- ✗ Insurance advice; Will writing or estate planning; Financial & Mortgage advice